

NEW YORK, AUGUST 6, 1926

No. 1088

Price 8 Cents

# FAME AND FORTUNE

## STORIES OF BOYS WEEKLY WHO MAKE MONEY.

### TAKING CHANCES; OR PLAYING FOR BIG STAKES. (A WALL STREET STORY) By A SELF-MADE MAN.

AND OTHER STORIES



"Look out, Bob!" cried Al, suddenly. "There's a man at the window reaching for your desk."  
"Hold on, there! What are you up to?" demanded Bob, springing forward to seize the fellow's arm. The painter grabbed a stock certificate and disappeared.



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# AUG 2 1926 AUG 2 1926

Issued Weekly—Subscription price, \$4.50 per year. Canada, \$4.50; Foreign, \$5.00. Westbury Publishing Co., Inc., Publishers, 168 West 23d Street, New York, N. Y. Entered as Second-Class Matter, October 4, 1911, at the Post-Office at New York, N. Y., under the Act of March 3, 1879.

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## 

OR, PLAYING FOR BIG STAKES

By A SELF-MADE MAN

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"You seem to be taking things easy, Bob," said Al Wise, who had just walked into the unpretentious-looking office of Peregrine Moffett, member of the Stock Exchange, but later a Curb broker and speculator.

"Why not?" replied Bob Sage cheerfully.

"I've no objection. I think you're lucky to get the chance. I wish I could. But you look lonesome here. Where's the bookkeeper?"

"He's been laid off indefinitely."

"How is that?" asked Al in surprise. "Isn't Mr. Moffett doing any business?"

"Not at present."

"How is that?"

"He has just gone to Jacksonville, Florida, to recuperate. He's a pretty sick man. He's never really been well since his failure."

"He looked bad the last time I saw him," nodded Al. "How long does he expect to be away?"

"Until he regains his health."

"You'll have a snap while he's away."

"How?"

"The hardest thing you'll have to do will be to draw your wages on Saturday," grinned Al.

"I'm not drawing wages any more."

"No!" ejaculated Al. "What are you working for—fun?"

"No, I'm not working for fun, nor for Mr. Moffett, either, just now."

"Who are you working for, if not Mr. Moffett? This is his office, isn't it?"

"I'm working for myself, and this is my office."

"You tell it well," replied Al incredulously.

"I answered your question."

"I'll swear you were carrying messages for Mr. Moffett last week."

"I admit it. My connection with Mr. Moffett ceased last Saturday noon. This is Monday morning, so I haven't been my own boss long."

"If this is your office, as you say, but which I have some doubts about, how is it that Mr. Moffett's name is still on the door?"

"I've only taken possession of the place this morning, and the painter hasn't come around yet to make the necessary alteration."

"What do you want an office for?" Al asked.

"To carry on business."

"What kind of business?"

"I expect, in time, to build up a brokerage business."

"But you're only a boy."

"What of it? The boy of to-day is the man of to-morrow—if he lives. I have been thinking for some time of getting out for myself when the chance offered. The chance has come quicker than I expected."

"If you're really in earnest, I don't see how you're going to earn your salt."

"By taking chances, for one thing," replied Bob.

"Taking chances?"

"Doing a little speculating in the market when conditions favor it."

"That takes money."

"Certainly. You can't work on nothing."

"When I first knew you, two years ago, you didn't have any money to squander even on fifteen-cent dinners."

"What of it? I'm not ashamed of the fact. My mother needed every cent in sight, for my father's death cut off the visible supply, his funeral expenses and debts ate up the small insurance—almost, and I had to get out and hustle."

"And you've been hustling ever since."

"Yes, and expect to as long as I live, unless I make a million."

"Then it stands to reason that you haven't much money to speculate with."

"I don't see how it does. I may have accumulated a small wad in one way or another. Don't I look fairly prosperous?"

"I admit that you look more prosperous than you did six months ago. Maybe some relative of yours died recently and left a legacy to you or your mother?"

"No, we haven't received a legacy. I wish we had, or that there was a prospect of such a thing happening; but there isn't, for we have no wealthy relatives who might be inclined to remember us in their wills."

"Perhaps you found a pocketbook full of money, or something of that sort?" suggested Al.

"No such luck. I admit finding a valuable ornament in the street six months ago, for the return of which to the owner I received a present of \$50. I think I told you about that at the time."

"Yes, you did, but I forgot all about it. Fifty dollars, however, won't go far."



"Fifty dollars, or even five dollars, will go further than you think, if the right use is made of it. I read once that a poor boy found a dollar bill on the street, and with that dollar bill he laid the foundation of a large fortune."

He must have been uncommonly smart."

"He was smart enough to make his way ahead by his own efforts, and I am trying to do the same."

"Do you expect to make your fortune out of that \$50—that is, if you have it yet?"

"I believe that \$50 will figure to a considerable extent in my success."

"I suppose the next time I come up here I'll see your name on the door?" chuckled Al.

His tone showed that he put little faith in Bob's statement that he had gone into business as a broker and speculator.

"It is more than likely that you will," replied Bob.

"I guess you've nerve enough for anything, but nerve won't pay the rent of this office, nor do I think it will bring any customers to you."

"It's a good thing to have the right kind of nerve. Some men fail for lack of that useful article. It takes nerve, foresight, sagacity, and—money to get ahead in Wall Street."

"I'll drop up again in a day or two to see your sign," grinned Al, getting up. "So good-by till we meet again."

Al Wise had barely gone away before a man with a small handbag made his appearance at the office. He was a sign painter that Bob had told to call.

"Just remove Mr. Moffett's name and put this in its place," said the boy.

The painter took the slip of paper and proceeded to carry out instructions. In about a quarter of an hour the following graced the glass of the door:

ROBERT SAGE  
STOCKS AND BONDS

*Mining Stocks Bought and Sold on Commission*

## CHAPTER II.—Bob's First Customer.

Bob Sage was a pretty smart boy. His mother thought so, at any rate; but as he was her only son, her opinion could hardly be considered disinterested. However, she wasn't the only one who considered Bob smart. Mr. Peregrine Moffett, the broker for whom Bob had worked up to the day that he was forced to go South on account of his health, thought the boy was smart.

That was why he turned his office over to Bob when he found that his messenger knew how to buy and sell stocks as good as he did himself, all things considered. The prosperity which Al Wise had recently noticed about the little Sage family was nothing more nor less than the result of several lucky deals which Bob had conducted in the stock market on an original capital of \$50, which he had received one day for returning a valuable diamond watch-charm he found in the street.

That \$50 had now grown to something over \$1,000, besides what Bob had spent on the new flat and on his mother and himself, chiefly in the way of raiment.

The floor on which the office was situated was mainly occupied by brokers. They all knew Moffett, and were familiar with his fall from affluence to comparatively ordinary circumstances.

Since he was forced to sell his seat in the Stock Exchange to meet his engagements, they were aware that he had done little business. It was also no secret that Moffett was a sick man, and ought to take a rest.

Therefore it was no surprise to the traders on the floor when they saw that Mr. Moffett's name had been taken off the door and another substituted.

"Hello, young man!" said a broker named Sands, who knew Bob by sight, meeting the new tenant in the elevator. "I see you've gone into business on your own hook."

"Yes, sir, I've made a start," replied Bob politely.

"Expect to do any business?"

"I expect to do something in the course of time."

"Did Moffett set you up?"

"So far as loaning me his furniture, he did."

"Has Moffett given up business for good?"

"He expects to return to Wall Street if he recovers his health."

"Where has he gone?"

"To Florida."

"Well, if I can do anything for you, drop into my office," said the broker, walking away.

That afternoon Bob overheard two traders talking about a syndicate that had been formed for booming L. & M. shares.

The stock was then ruling at 65, and from what they said the boy was convinced that it wouldn't be long before it reached 80. So he got his money out of the safe and paid a visit to the little bank and brokerage house on Nassau Street that had put his other small deals through for him. Five minutes later Bob went away with the memorandum in his pocket. When he got back to his office he saw a man, with a bronzed countenance, looking at the names on the different doors. As Bob inserted the key in the lock of his door this man stepped up to him.

"I'm looking for a broker named Moffett," he said. "Can you tell me where his office is?"

"This is his office, but he is temporary out of business. I represent him, however. Step inside. Perhaps I can be of service to you."

The man followed Bob in.

"I wrote Mr. Moffett from Clarksville, where I live, that I had 10,000 shares of Enchantress Copper Mining stock that I wanted to sell, and he sent me word to send it to him by express or call in person. I concluded to call, and here I am."

"I can sell it for you."

"Are you a broker?"

"I am not a member of the Exchange, but I am carrying on a brokerage business."

"How long will it take you to sell it?"

"I may be able to sell it to-day. I will look up the market price. I will probably have to offer it at a fraction under to get a customer for it."

Bob found that Enchantress Copper was going at about \$2 a share.

"Did you bring the certificates, Mr. — I beg your pardon, I didn't ask your name."

"My name is Cutler. Yes, I brought the certificates. Here they are."



"Then you wish me to dispose of the stock?"

"Yes; you might as well. I guess you're as good as any other broker. Is Mr. Moffett sick?"

"Yes. He's gone on an indefinite trip to Florida."

"When shall I call?"

"Drop in tomorrow afternoon," said Bob, writing out the order for him to sign.

"All right," replied Mr. Cutler, rising to go. "I'll be in to-morrow afternoon."

Then Bob's first customer took his departure.

"Nothing like making a beginning," said Bob to himself as he entered John Cutler's name in his order book. "It's quite a decent order, too, to begin with—10,000 shares of \$2 stock. Commission, \$200. I can sell that myself on the Curb to some trader I know, and pocket the whole sum. I think I ought to shake hands with myself."

He locked the certificates in his safe, put on his hat, and went down on Broad Street, where the Curb Exchange was in full swing on the left side of the broad thoroughfare, near Exchange Place. He walked about, looking for some trader he knew. Suddenly he heard a man shout \$2.10 for any part of 5,000 Enchantress Copper. He rushed forward and offered 5,000 shares.

"Whom do you represent?" asked the trader.

"Myself. Here is my card. I am doing business at Mr. Moffett's stand till he gets back from the South. I have worked for Mr. Moffett for two years."

"Have you got the certificates?"

"They're at my office. I have 10,000 shares altogether?"

"I'll take the batch at \$2.10."

"They're yours."

Memorandums were exchanged, and the broker said he would send his boy for them in half an hour with a certified check for \$21,000.

"It didn't take me long to get rid of that stock," said Bob to himself as he walked away; "and I got \$1,000 more for it than I expected. That will make Mr. Cutler feel good. Nothing like doing the best you can for your customers. It makes you solid with them, and they'll speak well about you. That's how a man gets a reputation."

So when Bob reached his office he made another entry in his book denoting the sale of the Enchantress Copper stock, and half an hour later he delivered it to a messenger boy who called for it with a certified check from the broker who bought it.

### CHAPTER III.—Bob's First Success.

At noon next day L. & M. was one point higher, much to Bob's satisfaction. Soon after he returned from lunch Mr. Cutler, his Clarksville customer, called.

"I've sold your stock and got \$1,000 more for it than I expected," said Bob.

"Good for you! How much did you get?"

"Twenty-one thousand dollars."

Bob went to his safe and took out an envelope containing \$20,790.

"There's your money, less my commission," he said. "Count it and see that it's all right."

Mr. Cutler did so, and expressed himself fully satisfied with the transaction.

"Do you know of any good stock I could put half of this money in, with a good chance of realizing a profit?" he asked.

"Well, I could put you on to a good thing if there is anything in it for me. As I'll have to buy it through an Exchange broker, there is little in the way of commission in it for me. Perhaps you might be willing to pay me a little something for the tip."

"I'll do it if it pans out."

"Are you willing to buy 1,000 shares on a ten per cent margin basis?"

"How much will that cost me?"

"Ten thousand dollars. The stock is L. & M., and it's going now at 66. You stand to win about \$15,000."

"I'll give you ten per cent. of what I win."

"That's fair. Will you sign an agreement to that effect?"

"Yes."

Bob drew up the paper, his customer signed it, and handed him \$10,000.

"I'm going back to Clarksville by a late afternoon train. I will leave you my address, so you can keep me informed as to how things are coming on."

"All right. You must give me authority to sell your stock according to my own judgment," said Bob.

"Draw up your document, and I'll put my fist to it. I have no doubt a good many of my friends would say I am taking chances in risking such a large sum as \$10,000 on the judgment of one so young as yourself, but you look like a mighty smart boy, and I'm sport enough to back you to pick a winner. Moreover, I've looked up your record, and find you are trustworthy."

"You're not taking so many chances on L. & M., for I am letting you in on a tip I got hold of accidentally, and I have backed the stock myself to the extent of my pile. That shows you what I think of it. You'll never miss a ten per cent. rake-off if you win a wad of the long green."

"That's right, I won't," replied John Cutler, slapping the boy on the back in a familiar way. "Well, I'm going now. I'll expect to hear from you in a few days."

Thus speaking, Bob's first customer took his departure. He hadn't been gone but a few minutes before Al Wise came in. Al was staggered on seeing Bob's name on the door in place of Peregrine Moffett's, and he didn't know what to make of it.

"Say! What does this mean?" he asked Bob, as he held the door open.

"Hello, Al! Come in and shut the door."

"What does this sign mean?"

"Can't you read?"

"You've taken Mr. Moffett's name off the door and put your own in its place."

"Got any objection?" asked Bob.

"Did Mr. Moffett give you permission to do that?" asked Al incredulously.

"Certainly he did."

"And you're making a bluff that you're a broker."

"Where are you going to get your customers from?" asked Al sarcastically.

"Oh, they'll drop in by degrees. I've got a good one already."



"You have? Is he a blind man or a lunatic?"

"Neither. He lives in Clarksville, up State."

"And he employed you to do business for him?"

Bob nodded.

"I sold 10,000 shares of Enchantress Copper for him yesterday, and made a commission of \$210. Pretty good beginning, isn't it?"

"Is that a fact?"

"I'll show you the entry on my books. There it is. Ten thousand Enchantress Copper, \$2.10, \$21,000, commission \$210. Under it you will see an order I got from him to buy 1,000 L. & M. at market, marginal deposit \$10,000. There's the money in that envelope. Are you satisfied?"

Al Wise scratched his chin. In the face of the evidence he had nothing to say.

"I didn't think you could do any business," he said.

"Why not?"

"Because you're only a boy, and lately a mere messenger."

"I'm smart enough to try to make the most of my chances. When Mr. Moffett said he was going to close up the office because he had to go South for his health, I saw the chance to start out for myself, and I grabbed it. I lost no time in bringing the matter before my boss, and we came to a mutually satisfactory arrangement. So here I am at the foot of the ladder, trying to make my way to the top."

"I hope you'll succeed. I admire your grit, anyway."

Al then said he'd have to return to his office, and Bob went around to call on Broker Sands on the same floor. Mr. Sands was in.

"Well, my young neighbor, how are you making out?" asked the trader.

"Better than I expected."

"That's encouraging. What can I do for you?"

"I've got an order from a customer to buy 1,000 shares L. & M. on margin. If I give you the order will you allow me a percentage of the commission?"

"I'll do that, but it will be strictly on the Q. T., you understand?"

Bob said he understood, and Mr. Sands proceeded to figure out what he would allow the boy broker on the deal and on any subsequent business he brought him. The arrangement was satisfactory to Bob, and he turned the order and the \$10,000 over to the trader. That afternoon L. & M. closed at 67. Two days later it went to 69.

Bob heard some traders talk about the scarcity of the shares, and the probability of a sharp rise in the price in a day or two. This strengthened his conviction that he was in on a winning proposition. Every day he noticed that L. & M. went a little higher, until it reached 73 on the tenth day from the afternoon he bought his 100 shares.

"That puts me about \$800 ahead, so far," he said to himself as he walked downstairs from the visitors' gallery of the Exchange, where he had been watching the brokers on the floor for the past two hours.

He went to his usual quick-lunch restaurant, ate a twenty-cent meal, and then returned to the Exchange. When he reached the gallery again he found that there was something doing on the floor. A ring of excited traders, that were receiving

additions every few minutes, was gathered around the L. & M. pole. It didn't take long for Bob to see that the stock was on the boom, and already up to 76. The excitement grew as the moments passed, and it seemed only a short time before L. & M. was going at 80. Bob had fixed that as his limit, but the excitement on the floor kept him glued to the gallery until the Exchange closed with L. & M. up to 85.

"Gosh!" he ejaculated, when he got out on the street. "I'm about \$2,000 to the good, and Mr. Cutler is \$19,000 the same way. I must order both our holdings sold before anything happens to queer us. Ten per cent. of \$19,000 is \$1,900. I get that for the tip. That will make me nearly \$4,000 winner. Gee! But that's fine!"

He went to the little bank and put in his order for the sale of his 100 shares first thing in the morning. Then he stopped at Mr. Sand's office and told the trader to sell Mr. Cutler's 1,000 at the same time.

"Your customer will make a good thing out of this deal," said Sands.

"Yes, sir. That is what he is looking for."

"He picked the right stock when he selected L. & M. Most of the lambs are not so fortunate. He ought to consider you a luck broker and continue his business with you."

"I hope he will," replied Bob, rising and bowing himself out. Next morning L. & M. opened at 86 and went to 86 3-8 at once. Mr. Sands sold the Cutler stock at that figure. Owing to some oversight on the part of the margin clerk at the little bank, Bob's order didn't reach the bank's representative at the Exchange until the price had gone above 90, so that the boy broker thereby made at least \$400 more than would have otherwise come to him. When settlements were made on both deals Bob found that his profit on his 100 shares amounted to \$2,500.

Mr. Cutler's profit was \$20,000, less ten per cent. that went to his young broker. Altogether, Bob's \$1,000 had now grown to \$5,500, and he was tickled to death over his success. He had already written Mr. Cutler that his stock was going up. He now wrote him that he had closed the deal at a profit to him, over all expenses, of \$20,000, from which sum he had deducted ten per cent. for the tip, according to their arrangement. He enclosed a bank draft for the \$18,000 and his principal, congratulated his customer, and told him he hoped he might be favored with more business from him.

Mr. Cutler was so pleased with the result of the deal suggested by Bob that he sent word back to him to put \$10,000 for him on any other stock that promised results, enclosed a draft for that sum, and said that the ten per cent. arrangement would hold on the deal as a compensation for him to use his best judgment.

"Mr. Cutler is all to the good," said Bob, when he read the letter. "If I can keep him on my books, and he makes money, I'll have a small gold mine in him. Nothing like making a hit with some people. They think you're it."

Then Bob put on his hat and went out to cash the draft.

#### CHAPTER IV.—Bob Recovers A Stolen Pocketbook And Secures A Tip

On the corner, in front of the sub-treasury, Bob ran into a crowd. At least fifty people were



gathered around an excited broker who had a young man by the collar and was charging him with the theft of his pocketbook. The young man accused of the theft was making a vigorous denial of his guilt. The broker, however, was convinced that the fellow had his property.

"Search im!" roared somebody in the crowd. The approach of a Wall Street detective caused the mob to sway about, and at that moment Bob saw the accused deftly pass something to another man behind him. That man immediately began to make his way out of the crowd. Bob appeared to be the only one who saw this little bit of by-play, and it struck him as suspicious.

"I'll bet that fellow passed the pocketbook to the other chap, who is his confederate. I'll just follow that man and see where he goes."

With this resolve Bob worked out of the mob in time to see the man whom he believed now had the pocketbook vanish around the corner into Nassau Street. The man walked briskly up the street, and Bob followed him, on the other side of the way. He crossed Pine Street in an unconcerned way, and pursued his way along Nassau Street without further anxiety. He believed all was well. Bob kept him in sight, pretty well convinced that he had the stolen property in his possession. The man he was shadowing kept straight on till he reached the north corner of Spruce Street, and then he took up his position under the shadow of the Greeley statue in front of the "Tribune" office. Bob stopped in front of a money broker's office on the west side of Nassau Street for a few minutes, and then retreated to the entrance of the old Times Building.

From that point of vantage he kept a furtive watch on the movements of the man under the Greeley statue. Presently up Nassau Street, at a rapid pace, came the chap who had been accused by the broker. Bob didn't recognize him until he crossed Spruce Street and stopped in front of the man under the statue. The pair then walked briskly down Spruce Street toward William Street. Bob followed on the south side of the street. The men turned up William and entered a saloon.

The young broker was nonplussed for a moment, but decided to follow them. He entered the drinking place in time to see the men take two foaming glasses of beer off the counter and retire with them to a table in the rear, near the door to the washroom. Bob made straight for that door, and passed in without even a glance at the two men. Then he held the door slightly ajar and peered out at the two fellows. After drinking a portion of the lager, and taking a further glance around the saloon, the man Bob had shadowed from Wall Street drew a pocketbook from one of his pockets and opened it.

The other watched him with eager attention. So did Bob. The wallet was full of papers and cards, but there was not a single bit of money in it.

"Nothin' but papers," snarled the accomplice, with an imprecation. "There ain't even a postage stamp in it. Cuss me if this ain't hard luck, after you nearly got pinched for liftin' it."

"I though it was full of bills," answered the chief. "I nipped the wrong wallet. He had another jammed with money, 'cause I seen it. That's why I laid out to cop it. I could kick myself around the block."

His companion fired the pocketbook under the table in disgust, finished his beer, and got up.

"Come on," he said to his companion. "Let's be gettin' on."

As the thief started to get up somebody came toward the washroom and Bob had to draw back. When he walked out into the saloon the rascals were just going out of the door. A glance under the table showed the pocketbook, half open, on the floor, with part of its contents scattered around. Bob dived under the table, gathered up the papers that lay about, and took possession of the pocketbook. When he reached the sidewalk the rascals were not in sight. On the way back to Wall Street Bob wondered what kind of a detective he would make.

Some people are more observing than others, and Bob had that faculty pretty well developed by nature. When he reached his office he opened the wallet to try and find a clue to its owner, for he meant to return it, and explain the circumstances through which it had come into his possession. The first paper he picked out of one of the compartments was folded in half, and Bob opened it. It was written in ink, and ran as follows:

"Dear Mountjoy: On receipt of this notification get busy, and buy every share of H. & Q. you can find, at or within one point of the market. The syndicate is now complete, and no time is to be lost. Advise me at stated intervals of your purchases. Have some delivered C. O. D. at the Manhattan National.

"Yours,  
G. B. D."

"Oct. 11.

Bob read the paper mechanically, and then, as its real significance impressed him, he read it again more carefully.

"October eleven," he said. "Why, that's to-day! I've got hold of another tip, by the looks of things, and it's evidently a dandy. So a syndicate has been formed to boom H. & Q.? This will be a good thing to put Mr. Cutler's money into. As I have his written authority to use my own judgment with the \$10,000, I can go ahead without losing any time in placing the matter before him for his consideration. As for myself, I shall buy 500 shares right away. I ought to more than double my capital this time. Now let me see further about this wallet. It evidently belongs to a broker named Mountjoy, and I ought to easily locate him. Perhaps I shall find his business card somewhere in the pocketbook."

Bob didn't find Mr. Mountjoy's business card, but he found a tailor's bill, made out to W. S. Mountjoy, Room 602, Mills Building, and that answered the same purpose.

"I'll go around to the little bank and leave my order for those 500 shares, and then I'll call on Mr. Mountjoy."

In a few minutes Bob was on the street, on his way to the Nassau Street bank. The margin clerk knew his face by this time, and nodded at him when he appeared at his window.

"What can I do for you to-day, Sage?"

"You can take my order for 500 shares of H. & Q. at the market," replied Bob.

"Five hundred, eh? You're getting to be quite a speculator. Does your boss—"

"I happen to be my own boss," replied Bob, with some dignity.



"I beg your pardon. I thought you were working for Mr. Moffett."

"Mr. Moffett is out of business, and out of the city at present."

"You don't say! Too bad the way he got caught in the shuffle that time, wasn't it?" said the margin clerk, as he counted the money Bob handed in to him.

"Yes, it was."

The margin clerk handed the young broker the usual memorandum, and Bob started for the Mills Building. He took the elevator up to the floor on which Room 602 was situated. Walking down the corridor, he soon found the office he was looking for. Mr. Mountjoy had a suite of rooms, and Bob walked into the waiting-room, where he was confronted by an office boy.

"Is Mr. Mountjoy in?"

"Yes. Who are you from?"

"Nobody. My name is Robert Sage. Tell Mr. Mountjoy I wished to see him on special business."

The boy carried the message to his employer and presently returned and showed the young broker into the private office.

"Well, young man, you wish to see me?" said the broker.

"Yes, sir. Did you lose a pocketbook to-day?"

Mr. Mountjoy looked at him sharply.

"I had a pocketbook stolen from me, but the thief managed to get rid of it through some legerdemain, for it wasn't upon him when he was searched, and I had to let him go for want of evidence, though I am certain that he took it. What do you know about the matter?"

"Is this your pocketbook?" asked the young broker, producing it.

"It is," replied Mr. Mountjoy, reaching for it. "How came it to be in your possession?" he added suspiciously.

Bob told his story. The broker listened to him with attention, but his manner showed that he had some doubts about its truth.

"How did you know that the wallet belonged to me?"

"I found a tailor bill among the papers. It gave me your name and address."

"Humph! Are you sure that you were not instructed to bring that pocketbook to me and ask for a reward?"

"I am sorry that you appear to doubt the statement I made to you. I told you the truth. I considered it my duty to restore that wallet to its owner as soon as it came into my possession."

"Well, I am glad to get it back, for there are some valuable memoranda in it. I dare say the thief was disgusted when he found there was no money in it," he said with a grim smile, "and threw it away. In consideration of the trouble you say you took to shadow the thief and his accomplice, and for returning the wallet, I'll give you \$10."

Mr. Mountjoy put his hand to his pocket.

"Thank you, sir, it isn't necessary, replied Bob, rising, "Now that you have your property I will wish you a good-afternoon."

"One moment, please. What is your name?"

"Bob Sage."

"Yes, I remember you. Who are you working for in the district?"

"I was the messenger for Mr. Peregrine Moffett up to a few weeks ago, when his health compelled

him to relinquish business. I am now in business for myself. There is my card. I trust it may give you a better opinion of me than you seemed to have formed from my story."

Mr. Mountjoy was beginning to see that he had misjudged his visitor, and he felt somewhat ashamed.

"Allow me to apologize for any incivility in my speech or manner, young man. I will admit that I thought your story rather fishy. It seemed odd to me that you should have followed those two men into a saloon, and after observing what passed between them have got possession of the pocketbook. I see I misjudged you, and I hope you will overlook it. I understand that I cannot pay you, except with thanks, and so I assure you that you have placed me under great obligations by returning me the wallet."

"You are welcome, sir. I am glad the matter has straightened itself out. Good-afternoon." And Bob left the broker.

On his return to his office he got Mr. Cutler's money out of his safe and called on Broker Sands, with whom he left an order for the purchase of 1,000 shares of H. & Q. at the market, on the usual margin. Then he wrote and mailed a letter to Mr. Cutler advising him of what he had done with his money, and telling him that he ought to make another good thing out of the deal.

## CHAPTER V.—Bob's Daring Feat

On his way home Bob had a commission to execute for his mother which took him to a big department store on Sixth Avenue, above Fourteenth Street. After making the purchase he ordered it sent to his flat next morning by one of the company's wagons. Then he mounted the stairs of the uptown elevated station at Eighteenth Street to take a train for Harlem.

Bob made his way to the extreme upper end of the station and took his stand behind a bevy of girls, who, like most people, were standing close to the edge of the platform. The Harlem train was approaching the station when a stout woman began elbowing her way to the front. This caused a lot of pushing and jostling, and in the mix-up a shopgirl lost her balance, and, with a scream, fell off onto the track before the oncoming train. Bob saw the girl fall, and sprang to her aid. The front car of the train was only about a hundred feet away, and though the brakes were on, and the electric current cut off, the train could not be stopped before it would reach the girl. Bob took in the situation at a glance.

To spring down, lift the partly unconscious girl and put her across the deadly "third rail," which, as all New Yorkers know, is charged with the powerful electric current that propels all the trains along the line, was a desperate risk. As the girl had fallen from the end of the platform, there remained the alternative of swinging her under the guard railing and holding her above the street till the train came to a stop. This, however, would take more than usual ability on the rescuer's part, considerable muscular strength, and the element of luck.

In a flash of a second Bob decided that was the only way to save the girl, and he put the plan into instant action. Fortunately, as Bob sprang upon the roadway between the rails the girl suddenly



raised herself to a sitting posture and gazed at the onrushing car with a terror that paralyzed her from head to foot. This move on her part gave Bob the chance to get a quick hold on her under the arms. He half dragged, half swung her from the track under the railing that guarded the side of the track beyond the line of the station. As he slipped partly through the space between the top and under railing, clinging to the latter with his legs, while he held the girl suspended in the air with his arms, the train brushed by, so close that he felt the rush of air as it was displaced.

In a moment or two a couple of train hands rushed up and relieved him of his fair burden, which left nothing for him to do but to regain the station platform himself. While the rescued girl was being carried to the ladies' waiting-room Bob was surrounded by an admiring and enthusiastic crowd, who declared that he was a hero and ought to get a gold medal. Bob tried to extricate himself from the well-meant attentions of his host of newly-made admirers, but the crowd was too densely packed for him to do so. Finally a policeman appeared on the scene and began taking notes. He got Bob's name and address, the facts of the case, and then went off to learn who the rescued girl was.

Bob followed close behind him and then sprang aboard the train when he saw the chance. Thus he was carried rapidly uptown after risking his life for a girl whose name he did not even know. Soon after he had finished his supper the door-bell rang, and a bright-looking young man, who said he was a reporter for a morning daily, asked to see him. Bob good-naturedly granted him an interview, and gave him all the facts of the rescue he had made. Next morning the story was in the daily paper, and the young broker was given full credit for his daring and courageous feat. Then he learned the name of the girl he had saved was Elsie Thorpe. Of course, the fact that a young broker, whom only a few of the traders knew even by name, had performed so daring a deed was bound to attract attention of Wall Street to Bob, and set many of the brokers talking about him. Mr. Sands dropped in to see Bob on his way to the Exchange.

"Hello, Sage!" he said. "You seem to have got yourself in the limelight. I see by the morning paper that you saved a working girl last night from being run down by a Sixth Avenue train at the Eighteenth Street station."

"I admit that I saved the girl," replied Bob. "You don't suppose I could stand on the platform and see her crushed to death if there was a chance of preventing it?"

"You ought to get a medal from the Humane Society."

"Don't want any medal. When a fellow does his duty he feels perfectly satisfied. At any rate, I do."

"Well, I think you are a fortunate boy, to have managed to save the girl and escape yourself," said the broker, getting up. "I congratulate you on your luck."

On his way to the Exchange Bob met Al Wise on Broad Street. Al grabbed and held him.

"I see by the paper you've made a hero of yourself," he said. "Saved a girl from being run over by an elevated train on Sixth Avenue. Gee! You're a wonder!"

"What of it? I'll bet that girl thinks you're the finest chap under the sun. What kind of a looking girl was she? Pretty?"

"I didn't notice. I had all I could do saving her."

"I'll bet you did! But after it was all over you had a chance to size her up, didn't you, receive her thanks, and so on?"

"No. Two of the trainmen carried her into the waiting-room, and I boarded the train."

"Do you mean to say that you didn't give her a chance to thank you for what you did in her behalf?"

"She didn't look as though she was in shape to thank me just then, and besides, I had my hands full trying to escape from the crowd which surrounded me, and wanted to make a little tin soldier out of me."

"I wouldn't have taken the chances you did for a diamond mine."

"Neither would I have taken them for a diamond mine. I took them to save the girl's life, which is more valuable than a diamond mine."

"Well, you deserve a medal—"

"Oh, cut it out! You're the steenth person who has said that. The incident is closed, so please let it drop. Now skip. You've got a message in your hand to deliver."

Al left then and Bob hurried off and entered the visitors' entrance of the Exchange. There was nothing particular in H. & Q. that morning, so the young broker did not remain long, but returned to his office. He found a letter on the floor, the mail-carrier had left while he was away. It was addressed to him in a female hand. Opening it, he found that it was from the girl whose life he had saved. She thanked him gratefully for the service he had done her, and hoped she might have the pleasure of repeating it in person. There was a postscript from her mother, thanking him in a feeling way for saving her child's life, and invoking Heaven's choicest blessings on his head.

She concluded by hoping he would call upon them, appending their address. Bob studied the girl's name, Elsie Thorpe, and tried to recall her features, of which he had but a hurried view.

"Yes, she is a pretty girl, as well as I can remember," he mused. "She's got a pretty name, at any rate. I don't know whether I'll call on her or not. I'd rather like to, only it's embarrassing to be thanked over and over again. I'll consider the matter."

## CHAPTER VI.—Bob Calls On Elsie Thorpe

Before he left for home that day, Bob answered Elsie Thorpe's note, telling her he was happy to have been the means of saving her life, and saying that it was possible he might avail himself of her invitation and call upon her in the near future. During the next few days Bob was interested only in H. & Q., which went to 75. He received a letter from Mr. Cutler, who said that whatever deal he made with the \$10,000 was all right, as he had every confidence in Bob's judgment. The young broker had inserted a standing advertisement in two of Wall Street's recognized financial dailies, and he began getting letters of inquiry about the market from out-of-town people who saw his advertisement.



He wrote up a market letter and had a number of copies typewritten, which he forwarded to his correspondents. He decided to this every day for a week or two, in an endeavor to catch a new customer. The result was he got two customers. One sent an order for 20 shares of U. P., and the other an order for 10 shares of D. & H., both on margin. Bob turned the orders over to Broker Sands to execute for him. He continued to watch H. & Q., which was beginning to attract some attention from the traders in the Exchange.

"It ought to go to 90," thought the boy broker, as he stood watching the ticker in his office; "but what it ought to do, and what it will do are horses of a different color. Everything depends on how strong the syndicate is, and what opposition the combination meets with from the bears. A strong, organized raid might send the members of the syndicate to the wall, and in that case I'd be caught in the slump, too. I tell you a fellow takes desperate chances down here playing the market. You never can tell where you are at from one hour to another. Still, you can't make money without taking chances. I have to take more chances than a capitalist because I haven't any money to fall back on to save myself, in case of a sudden reverse. The only way to guard against that is not to put up over half your money; but when I get hold of a good tip I can't help playing it for all it is worth, for tips are as scarce as hen's teeth. In this deal I'm trusting largely to luck, just as I did in the last one. If the syndicate pulls through so will I, if I don't hold on too long; if it goes up the spout, I'll ascend, too. It's an exciting game, all right. Keeps a fellow on the anxious seat, and turns some people's hair gray before their time."

Bob decided to visit Elsie Thorpe and her mother that night. They lived in 117th Street, near Eighth Avenue. He sent a letter with a special-delivery stamp on it to Mrs. Thorpe, telling her that he intended to call, so as not to take the young lady unawares. He had an idea that girls like to know beforehand when a visitor is going to call, so as to be prepared to receive them. After supper he put on his best duds, told his mother where he was bound, and took an Eighth Avenue surface car for 117th Street. He reached the number he was looking for at about eight o'clock, and found it was an unpretentious flat. The name in the letter-box showed him that the Thorpes lived on the top floor. Bob rang the bell, and presently heard the clicking of the door-lock. He pushed open the door and entered the lower hall. Then he climbed four flights of stairs. He was used to climbing three flights to his own flat, so he didn't mind the exercise, but for all that, flat stairs are an abomination to most people. As Bob stepped on to the landing of the fifth floor a very pretty girl, dressed in white, with a pink sash, and a rose in her golden hair, stepped toward him with outstretched hand and a welcoming smile on her face.

"Mr. Sage, I believe?" she said.

"Yes. You are Miss Thorpe? I recognize you, though I only had a fleeting glimpse of your countenance under rather strenuous circumstances."

"You are very kind to call on us," she said, "and we can never forget what we owe you."

"Please let that go. You have already thanked

me by letter, both you and your mother, and I know you are both grateful for the service I was so fortunate as to be able to render you. I am amply repaid by the knowledge that I saved you from harm, and am very pleased to make your acquaintance."

Bob followed the girl into the plainly furnished but cozy parlor, and took his seat on a lounge. Mrs. Thorpe then came in, and Elsie introduced their visitor to her.

"Delighted to know you, Mrs. Thorp," said Bob, shaking hands with her.

Elsie's mother then proceeded to thank him over again for his great service to her daughter, and Bob assured her that he had only done his duty, and was glad to feel that he had come out successful. A general conversation then took place. It was soon evident that the young people were greatly taken with each other. Bob thought Miss Elsie an uncommonly fine girl, and Elsie thought Bob was the nicest young man she had ever met. They were soon on the most friendly terms, and the young broker spent a very pleasant evening. He told Elsie and her mother that he had just started in business as a broker, and was doing very well. He learned that she was a salesgirl in a department store, but longed to better herself.

"I'm taking a course of stenography and typewriting," she said, "and expect to graduate from the class soon. Then I hope to get a better position."

"Well, if I can do anything toward getting you a position down in Wall Street I will do it with great pleasure," he replied.

"That would be ever so nice, but I shouldn't like to put you to that trouble."

"I shall consider anything done for you no trouble at all, Miss Thorpe," he said gallantly.

She smiled and blushed, and remarked that he was indeed very kind.

"I'm sorry that I haven't work enough in that line to employ you myself, or I would gladly do so; that is, if you'd care to work for me."

"I should prefer to work for you to anybody else," she answered.

The remark slipped out before she thought what she was saying, and then she blushed rosily and looked down at the carpet in some confusion.

"Thank you, Miss Thorpe. I may also say that I'd rather have you at my office than any other girl."

That made her blush more, and Bob hastened to relieve the situation by saying that it was natural for him to take a special interest in one whose life he had saved. About this time Mrs. Thorpe reappeared with some cake and ice cream, and the conversation changed to other topics. By the time the refreshments had vanished it was ten o'clock, so Bob said he guessed it was time for him to go.

"We shall be glad to have you call again, Mr. Sage," said Mrs. Thorpe, which invitation Elsie supplemented with one from herself.

Bob assured them that he would be glad to do so, and then took his leave.

"She's a fine girl, all right," the young broker told himself on his way home. "She's as pretty as a picture, has the loveliest eyes, and is just as ladylike as though she was a born duchess. Will I call again? Well, I guess yes! Gee! I hope she hasn't a best fellow in the background. I



rather fancy her myself, for she's just about my style."

That night Bob dreamed about Elsie Thorpe, and, curious to relate, Elsie dreamed about him, too. Both were rather pleased than otherwise with the tenor of their dreams, and recalled them several times that day with a feeling of pleasure. Another thing that gave Bob satisfaction was that H. & Q. advanced to 77.

## CHAPTER VII.—Trouble at the Exchange.

A few days after Bob's visit to the Thorpes the market began to boom all along the line. H. & Q. then jumped in an hour up to 85, and caused a run on that stock. The traders fell over themselves in an effort to buy it, and there were great doings on the floor. The syndicate's brokers took advantage of the general situation to boost it up, and as the stock was practically cornered, they had no great trouble. As the price rose, a point at a time, the wildest excitement began to reign in the Exchange, especially around the H. & Q. pole.

A little before three, H. & Q. reached 90, and Bob notified Mr. Sands to sell out the 1,000 shares held for Mr. Cutler's account. Then he went around to the little bank and ordered his own 500 to be sold. The Exchange closed before this order could be transmitted to the bank's broker on the floor, so the order went over till the morning. Next morning Bob's shares were sold at 91 1-4. The excitement at the Exchange still raged unabated all morning, H. & Q. going to 95, notwithstanding that the syndicate was unloading as fast as it could through its brokers. The lambs were howling for it, and they were getting all they wanted at the high figures then prevailing. A clique of bears, however, were planning to jump on it, and this they did about one o'clock. Bob had come from lunch, and was talking to Broker Sands, just inside the main entrance to the Exchange, when a terrible racket attracted their attention.

"H. & Q. will be the death of somebody, I'm afraid," remarked Sands as the uproar reached their ears. "Your customer was lucky to sell out in time. He did wisely. This is his second coup through you. He ought to consider you a lucky bird."

"I guess he does," laughed Bob.

At that moment a broker came out, flushed and excited.

"What's on the tapis now?" asked Sands.

"H. & Q. is on the ragged edge. Jordan dumped 10,000 shares on the market in a lump, and Lumley followed suit. The price dropped five points right away, and is going lower every minute."

The speaker hurried out into the street, and the noise inside grew more tumultuous.

"Gee! I'm glad I'm out of it!" muttered the young broker as Sands hurried inside to see how he could benefit by the situation.

Bob managed to get a look through the doors, and saw that the floor was like a raging tempest at sea. Suddenly a wild-eyed broker, named Hannigan, staggered out into the corridor where Bob was. He had no hat, his collar was half unbuttoned, and his tie was shifted around under one

ear. His clothes were rumpled, and he looked a wreck.

"Ruined! Ruined!" he gasped. "Every dollar swept away! Jordan and Lumley did it. They broke the market just when I expected to realize a fortune. If I only had a revolver, I'd shoot myself right here, and end it all!"

Just then out came Jordan, Lumley, and another broker, laughing, and rubbing their hands in great glee over the havoc the first two had created. The moment Hannigan's eyes lighted on them a maniacal light blazed from them. With a howl like that of a wild beast he sprang on Lumley.

"Villain! You've ruined me! I'll kill you!"

In a moment he had the broker by the throat, and was bearing him to the floor.

"Help!" gurgled Lumley.

Bob saw that Lumley was in a tight fix, for the light of murder was in his assailant's eye. He rushed forward, and seizing Hannigan's fingers, tried to tear them from the throat of his victim. Jordan and the other trader ran to the rescue of their friend, too. They seized Hannigan by the arms and tried to pull him away from Lumley. Other brokers came upon the scene, and jumped to the rescue of the choking man. Bob, however, saw that something more than ordinary was required to save Lumley, so he hit Hannigan a heavy blow in the stomach. The crazed trader doubled half up and released one hand from Lumley's throat. Bob took advantage of the chance to wrench the other hand away, and the unfortunate victim of the trouble dropped unconscious to the floor. While Hannigan was wrestling with his captors, Bob brought a glass of water and dashed it in Lumley's face. It produced not the slightest effect. He ran and got more, then loosened the broker's collar and tie and began to bathe his face. Lumley looked so like death that one of the brokers telephoned the nearest hospital for an ambulance. The corridor was now jammed with excited brokers, asking what had happened.

"Don't crowd, gentlemen," begged Bob. "Give him air, please."

The boy was the coolest person in the gathering, and it was chiefly through his efforts that Lumley was brought around and finally opened his eyes. In the meantime Hannigan had been subdued and carried into an anteroom. He was almost a raving maniac by this time. The slump in H. & Q. had swept away every dollar he had in business, and left him in debt as well. His seat in the Exchange would have to be sold for the benefit of his creditors, and perhaps his house uptown would have to go, too. The sudden realization of his desperate predicament had unhinged his mind, and he was subsequently removed to the insane ward at Bellevue Hospital to undergo observation by the experts there.

By the time the ambulance arrived at the Exchange Lumley was almost recovered. He was very weak, though, and had to be sent home in a carriage. The brokers complimented him on his presence of mind in Lumley's behalf, and said he was a smart boy. Word was soon passed around that Bob was the hero of the elevated railway affair, in which he had saved Elsie Thorpe's life. He was surrounded again, and had to listen to a lot of compliments. All this time the racket had been going on inside, and many brokers who had been badly caught in the slump had left the



building without saying a word. Next day, when Bob got settlements from Mr. Sands and the little bank, he found that he had cleared \$9,500 on his own deal, and that Mr. Cutler had made \$18,000, of which amount ten per cent. or \$1,800 came to the boy broker by agreement. Altogether Bob was \$11,300 winner through his H. & Q. tip, which raised his working capital to nearly \$17,000.

#### CHAPTER VIII.—Bob Gets a Lady Customer.

Bob captured several customers through his advertisement in the papers, and received many letters asking for market information. He found that it was necessary for him to write up a daily market letter, have it typewritten a dozen or more times, and mailed to each of his correspondents. After thinking the matter over, and realizing that his mail was growing bigger all the time, he concluded that he would have to get a stenographer.

"I'll hire Miss Thorpe," he said. "I'll be able to get her reasonably cheap until she gains experience, and then I can raise her wages."

So when he paid his second visit to the young lady he made her a proposition based on the wages she was getting as a salesgirl. She accepted his offer and agreed to come to work for him in a week.

"Now that I have hired a typist, I might as well have an office boy. I haven't much for him to do, it is true, but he can be ornamental as well as useful. Anything, in fact, so that he puts in his six hours a day."

Accordingly, Bob advertised for an office boy, and next morning, when he came down to his office, he found the corridor full of boys of all ages and sizes, looking for the job. The young broker surveyed the applicants, and selecting the smallest youth in the bunch, told him to walk inside and he'd talk to him. The little fellow, whose name was Clarence Mulligan, proved to be so bright and intelligent that Bob hired him. He then went to the door and announced that the position was filled. The other boys, who numbered about fifty by this time, received the intelligence with disappointment and disgust. They set up a chorus of howls, interspersed with remarks more emphatic than polite, and began raising Cain on the way to the elevator.

Finally two of them got into a scrap while waiting for the cage to come down, a ring was formed, and they went at it, hammer and tongs, as the saying is. This, of course, created a disturbance, and clerks from several of the offices came out and ordered them to walk downstairs. Those who couldn't get into the elevator took the stairs, and they made noise enough to make their presence known all the way down. On the first of the following week Elsie Thorpe began work in Bob's office. The young broker bought a machine for her, and told her that her principal work for the present would be to copy market letters and mail them to a daily list of people which he would furnish her.

"As I'm not sending over twenty letters a day, at present, of two pages each, you will not be overworked," he said to her. "So take your time and make the work last. You had better bring a book down to read to fill in time when you've nothing else to do."

Mr. Cutler, of Clarksville, acknowledged the receipt of \$16,200 that Bob sent him in settlement of the last deal, and sent back \$10,000, telling Bob to use it under the former arrangement, whenever the opportunity offered. It was about this time that Broker Savage called on Bob again.

"I'm looking for some Rainbow mining shares," he said. "I haven't been able to find any on the Curb. If you hear of anybody that has any send him over to my office, and I will make it all right with you."

"All right; I will. If you give me an order for what you want, I will go over to Jersey City and try to find the stock."

"There is none in Jersey that I know of."

"At that rate the shares must be scarce. Somebody has been buying up most of them East here. Maybe some valuable discovery of ore has been made in the mine, and the insiders want to get as much of the outstanding stock in their possession as possible before announcing that a new lead has been found, or something of that nature," said Bob.

When Mr. Savage departed, Bob looked up Rainbow mining stock, and found it was quoted on the Goldfield Exchange for 20 cents a share. Later on, when he was out to lunch, he inquired among the Curb brokers for Rainbow, but nobody had any. Bob was fully satisfied that there was some reason for its disappearance from the market, but what that reason was he couldn't guess. Three or four days later a well-dressed lady walked into Bob's office and said she had some mining stock she wanted to sell.

"Do you think you can sell it for me right away?" she asked.

"That depends on what it is," replied the young broker. "If it is at all in demand, I can do so; otherwise, I'll have to hunt up a customer, and offer it a little below the market to catch a buyer."

"What commission do you charge?"

"That depends on the market value of the stock. Stocks worth less than ten cents a share I charge \$1.25 a thousand. Did you bring the certificates?"

The lady produced a bundle and took from it several mining stock certificates. The first called for 6,000 shares of Pontiac Gold and Silver Mining Co. Looking it up on the mining market report, Bob saw that it was quoted at six cents a share. The next certificate called for 2,000 Mohawk, which was selling for eight cents. The third document was good for 3,000 El Dorado Extension, worth two cents. The last, to Bob's surprise, was Rainbow, 10,000, now quoted at 23 cents.

"My commission for selling these stocks will be \$25 on the Rainbow, and \$1.25 a thousand on the others," he said.

"When shall I call?" she asked.

"Call tomorrow morning, say about eleven, or any time in the afternoon up to half-past three."

The lady, who gave her name as Mrs. George Brown, and her address as the Victoria Hotel, said she would probably call in the morning, and then took her leave. Bob put on his hat and went out to see if he could get rid of all the shares but the Rainbow. He had decided to buy the Rainbow certificate himself, which would cost him \$2,300, and hold it for developments. He sold the Mohawk and Pontiac shares at their market price, but he couldn't find anybody who was at



all anxious to become the possessor of the El Dorado. Mrs. Brown called around at eleven o'clock the next morning.

"I've sold all but your El Dorado shares. It's a low-priced prospect, and in no demand. If you want to close it out at one cent a share, I'll take it from you myself, on a chance, more to close up your little matter than because I want it."

The lady consented.

"Very well. Here is a statement of account. Rainbow, 10,000 shares at 23 cents, is \$2,300; 6,000 Pontiac, at 6 cents, is \$360; 2,000 Mohawk, at 8 cents, is \$160; total, \$2,820, less \$35 commission, makes \$2,785. To this I must add 3,000 El Dorado at one cent a share, \$30; total amount due you, \$2,815."

Bob went to his safe, got the money, and counted it out to her.

"I was advised by a lady friend to buy some D. & H. stock," said Mrs. Brown. "She told me that it was going up soon, and that I would make a good thing out of it if I bought it now."

"Well, D. & H. is good stock, madam. It is considered gilt-edged, for it pays a quarterly dividend of 1 1-4 per cent. on a par value of \$100. At present it is lower than usual. You can buy it for about \$90 a share, with accrued interest to date."

"My friend advised me to purchase on a ten per cent. margin, for then I could make ten times as much on my investment," said Mrs. Brown.

"While that is true, you also run a risk of losing your deposit if the price of the stock goes down instead of up."

"But my friend said it would surely go up."

Bob smiled.

"It is pretty hard for anybody to tell in advance how any stock will go in the market. Perhaps your friend has been given a tip by someone on the inside?"

"She didn't tell me that."

"Is your friend acquainted with persons connected with Wall Street?"

"Oh, yes. She knows quite a number of gentlemen who do business down here."

"Then it is possible that one of them advised her to buy D. & H. on the strength of what he believes is going to happen, and she passed the tip on to you in an indirect way."

"How can I buy some D. & H. on margin?"

"I will buy 100 shares for your account and carry the purchase upon your deposit of \$1,000. That will give me a margin of ten per cent. for my security. But you must understand that I will require you to make deposit of additional margin whenever fluctuations in D. & H. bring your deposit below ten per cent. of the value. That is, if you buy D. & H. at 90, its present price, and it should drop below 82, I should call on you for more money. If it should drop to 82, and then go up again, you would not have to advance any additional margin. If your deal is closed out at a profit your entire marginal deposit will be returned to you. In addition to my commission, which will be \$12.50 on the purchase of the stock, and the same amount, or \$25 altogether, when I sell it for you, I will charge your account with interest at the market rate on the \$8,000 I must furnish to complete the purchase of \$9,000 worth of this stock for you. One hundred shares of D. & H., at 90, costs \$9,000; so you see, by dealing on a ten per cent. margin you are having the advan-

tage of the use of \$8,000 of my money, but you are risking \$1,000, and paying interest on the money advanced for the privilege."

Mrs. Brown understood Bob's explanation, and after she had asked him more questions on the subject she gave him a written order to buy for her account 200 shares of D. & H., handing him \$2,000 security. She put the balance of the money she had received from the sale of the mining stock in her pocketbook and took her leave. Bob, as soon as she had gone, called on Mr. Sands and handed him Mrs. Brown's order with her deposit, and the broker sent a note to his Exchange representative to buy the stock. The young broker then decided that he would buy some D. & H. himself.

"I'll bet Mrs. Brown's friend has got a tip from somebody who knows that D. & H. is slated for a rise," he mused. "At any rate, it is a safe thing to buy the stock, for it is low. It usually fluctuates between 98 and 102, and now it can be bought for 90. It is almost certain to go up in a few days, for the market is beginning to stiffen after the late slump. Yes, I'm going to take a chance on 1,000 shares."

So Bob took \$10,000 over to the little bank and made the deal. Later on he bought 1,000 shares for Mr. Cutler, with the certainty of making ten per cent. of any profit the Clarksville gentleman might gather in.

#### CHAPTER IX.—Bob's Capital Continues to Grow.

Next day the market looked up, as Bob expected it would, and D. & H. jumped to 93.

"That looks like business," said the young broker to himself. "I'm already \$3,000 ahead in less than twenty-four hours. Who would be a messenger boy if he could be a broker?"

On the following day it went to 95, and all the other stocks made some kind of an advance. The result was that Bob's mail, which had dropped off to almost nothing, suddenly increased. He had two dozen inquiries and one order that day. That gave Elsie Thorpe some work to do on her machine. About the only shorthand matter she took down was Bob's daily market letter, which he dictated to her the first thing in the morning.

The rising of D. & H. caused a whole lot of buying in the stock. Thousands of shares changed hands every day at a rising figure. By the end of the week it was up to 100, and as everything pointed to higher prices all along the line, Bob felt in no hurry to sell out. He had not seen nor heard from Mrs. Brown since the day she left the order for the 200 shares, and he came to the conclusion that her friend was coaching her when to sell. On the following Wednesday D. & H. reached 106. He thought he wouldn't hold on any longer, so he ordered the little bank to sell him out at that figure. He also told Mr. Sands to sell Mr. Cutler's 1,000 shares. Both orders were immediately executed.

"I wonder when Mrs. Brown is going to sell?" he asked himself. "I hope she won't wait too long. Now is the time for her to get down and out, in my opinion, though it is quite possible that D. & H. may go to 110, or even higher. Looking for the last dollar in a deal is what ruins so many lambs. Now I like to see my customers win out."



If they lose, that is likely to be the last of them as customers. Nothing would please me better than to see Mrs. Brown walk in here and tell me to sell."

Mrs. Brown, however, didn't walk in, and that day D. & H. closed at 106 1-2. Some business took Bob up to Forty-second Street that afternoon, and as he was walking along the street he saw Mrs. Brown come out of a store. He went up to her.

"Good-afternoon, Mrs. Brown," he said, raising his hat.

"Why, how do you do, Mr. Sage?" she exclaimed, offering her hand.

"I've been expecting to see you at the office. Your stock is up to 106 1-2. I hope you won't hold on too long. By selling now you will make a profit of \$16 a share. As I am carrying 200 shares for you, you are easily \$3,000 to the good."

"My friend advised me not to sell under \$112," she replied.

"Well, of course you can do as you choose, but in my opinion you are taking a big risk. I would not advise you to disregard your friend's advice, as she may have inside information, but I think you had better authorize me to sell in case a slump should set in suddenly. That would enable me to sell you out quick, and probably save you from considerable loss."

"Well, you may do that, Mr. Sage."

"You'll have to give me a written order to that effect, then."

After some further talk with the young broker, who told her he had sold 1,000 shares at the market that afternoon, rather than hold on any longer, Mrs. Brown gave Bob an order to sell her stock whenever, in his judgment, he thought it best to do so. Next morning Bob heard some brokers talking about D. & H., and from what they said he judged that it would be to Mrs. Brown's interest for him to sell her out. Accordingly he called on Mr. Sands and told him to sell the 200 shares. They went at 107 1-4. An hour later somebody threw several blocks of D. & H. on the market in succession, and the price broke. After a drop of three points it recovered, but more stock being unloaded, it went down to par in half an hour. At the close of the Exchange, which had been in a small-sized panic, D. & H. closed at 97. Bob notified Mrs. Brown by letter that he had sold her out at top figures, and that she had made a profit of about \$3,400. He had also made \$16,000 himself on his own deal, and as Mr. Cutler made a similar amount, Bob acquired an additional profit of \$1,600.

When he cashed the checks he was worth \$34,000. As he considered that too much money to risk in his office safe, he hired a safe-deposit box and put the bulk of his capital in the vault for greater security. The slump in D. & H. carried consternation among those who were holding on for a higher price. Mrs. Brown read about it in the afternoon paper and rushed around to see her friend who had advised her to hold on for 112. Her friend, who had just heard the news, was in a panic over the drop. She had bought 500 shares on margin, and while it was true that her margin was in no danger of being lost, for she had bought at 90, and consequently, even at 97 she was in over \$3,500, still she bemoaned the loss of \$5,000 profit that had been within her grasp until the slump set in.

"You had better call on your broker first thing in the morning," she said to Mrs. Brown, "and tell him to sell at whatever he can get. You will make something, at any rate."

"I hope he has already sold my stock," replied Mrs. Brown.

"Oh, no; he won't sell without an order from you unless the deposit should be exhausted, and there is no danger of that in your case."

Then Mrs. Brown told her friend how she had met the young broker on the previous afternoon, and how she had given him an order to use his judgment about selling.

"You were fortunate," said her friend. "It is to be hoped that your broker sold your shares at the beginning of the drop. You should call on him in the morning and find out just how you stand."

Mrs. Brown said such was her intention. Next morning when she went downstairs to breakfast the hotel clerk handed her Bob's letter. She was both surprised and delighted to learn that he had sold her out before the slump set in.

"He's a smart young broker," she said to herself. "I shall certainly recommend him to any of my friends who are thinking of speculating. Only that I met him and adopted his suggestion, I would be \$2,000 out this morning. There is no need for me to go down to Wall Street today, after all. How surprised Cassie will be when I tell her!"

So Mrs. Brown sat down to breakfast with a much better appetite than she had brought downstairs with her. She didn't go downtown till the following day, and then Bob had her money ready for her. She was delighted at the size of her wad, and said many nice things to the young broker. When she arose to go she invited him to call on her at her hotel, and Bob promised to do so at an early date. A week later, when Bob was on Broad Street, he noticed a lot of excitement among the Curb brokers. On investigation he found that news had just arrived from Goldfield about a rich lead that had been discovered in the Rainbow mine.

The price of the stock had boomed on the Goldfield market to nearly a dollar a share, and the Curb traders were looking for some of it. A month before it had been freely dealt in on the Curb and in Jersey City, but all at once it disappeared from the market. That happened about the time that Bob acquired his 10,000 shares from Mrs. Brown at 23 cents, the then prevailing price. While the young broker was congratulating himself on his good luck in getting hold of a good block of the stock he heard a well-known broker offer a dollar a share for it. Bob was tempted to take him up, but concluded not to be in too much of a hurry, as he did not need the money. Before he returned to his office he heard \$1.10 offered for any part of 5,000 shares of Rainbow. Next day it was quoted at \$1.25. At the end of the week it was up to \$1.60. When Bob saw that it hung around the figure for a week, he sold it at that price, which gave him a profit of \$8,300, and raised his capital to over \$42,000.

## CHAPTER X.—The Stolen Mining Certificate.

Next morning, about half-past nine, Broker Sands came into Bob's office.



"Say, Sage, could you lend me your stenographer for an hour or so?" he asked.

"Sure! What happened to your own girl?"

"Took the measles from her little brother, and won't be down for a couple of weeks, so her mother wrote me this morning."

"Well, you can have the use of mine for half the time till yours gets back."

"Thank you. That's kind of you. I'll do as much for you if the chance offers."

Bob called Elsie over, introduced Mr. Sands to her, and told her that he would like her to help the broker out for a couple of weeks. The girl had no objection to doing as she was asked, and getting her note-book, followed Mr. Sands into his private office. Five minutes later Broker Lumley walked into Bob's office.

"Sage," said the visitor, holding out his hand, "I don't know what you think of me for not calling on you before this and thanking you for saving me from being choked to death by Hannigan, but it wasn't because I'm not grateful to you for what you did in my behalf."

"That's all right, Mr. Lumley. It isn't necessary for a fellow to be thanked every time he makes himself useful in this world. You'd have done the same for me under like circumstances, so we'll let it go at that."

"No, I can't let it go at that. I want to do something to show my appreciation of your valuable services."

"Your thanks are enough."

"No, they're not. I want to put a few dollars in your pocket. You're a budding young broker, and need encouragement. I don't know how much capital you have, but a little more won't hurt you any. Now listen. I'm going to give you a tip. The only condition is that you will not say a word about it, and use it solely for your own benefit. I suppose you will agree to that?"

"Certainly, Mr. Lumley."

"All right. A syndicate in which I am interested has been formed to corner S. & T. shares. We have already begun buying on the quiet. There is plenty of opportunity for you to buy what you can afford, say on margin, before the stock will get scarce; that is, if you act at once. It is going at 82 now. You can safely hold it till it reaches par. After that it will become a risky proposition. Understand?"

"Yes, sir. I am very much obliged to you for the pointer," replied Bob, greatly tickled at getting hold of such a good thing.

"Don't mention it, Sage. The obligation is all on my side. Any time you want a favor drop in and see me, and if I can grant it I will do so."

With those words Lumley shook Bob by the hand once more and went away.

"Gee! but that is a fine tip! Now is my chance to play for a big stake with a fine prospect of winning out. I'm going to put up \$40,000 of my money this time. That will get me control of 4,000 shares of S. & T. If it goes up to 100, as Mr. Lumley intimated that it would, I'll make close on to \$75,000 at a whoop. That's a big haul, bet your boots. I'll then be worth over \$100,000. I seem to be right in it. If Al knew I'm worth over \$40,000 as it is, he'd throw a big fit. He imagines that I'm just scratching along, and putting up a big bluff. This is a big order, and I'll give it to Mr. Sands. That will save me quite a bit of the commission. He'll think I've got hold

of a good customer with money, and he'll wonder who the man is."

Bob chuckled as he put on his hat and wended his way to his safe-deposit vault, when he took \$40,000 in big bills out of his box, leaving only \$2,700 behind to keep the box from getting lonesome. Then he called on Sands.

"I've got a good-sized order for you this time, Mr. Sands," he said.

"Glad to hear it. The bigger the better."

"It will take \$328,000 to swing the deal."

"The deuce you say!"

"I want you to buy for my account 4,000 shares of S. & T. at the market. Here is the margin, \$40,000."

"For your account?" repeated Mr. Sands, looking at the young broker.

"Yes. The deal will go in my name."

"You must have caught a swell customer this morning."

"Yes, he's a good customer, all right," grinned Bob.

"I should think he was. What is S. & T. going at now?"

"Eighty-two."

"I'll have to advance \$288,000. My bank will have to help me carry this deal."

"Well, money is easy now. You'll have no trouble getting what you want."

As soon as Bob got his memorandum he returned to his own office. His desk stood close to the window, and he noticed that a couple of painters stood on a scaffolding outside, painting the brickwork. The roof of the adjoining building was only a few feet below, and the painters would soon be through with their work. Bob read the daily market report a while, then he took some papers out of his safe and laid them on the corner of his desk near the window. The top one was the certificate for 3,000 shares of the El Dorado mine in Paradise, Nevada. This mine had turned out a failure, and had lately been taken off the list in the exchanges. Bob was out just \$30, which he had paid Mrs. Brown for it, and he intended to have it framed as an object lesson.

When he went to lunch he meant to take it up to a Nassau Street picture store and leave it to be fixed up in good shape to be hung on the wall of his office. About noon time Al Wise dropped in to see Bob. Bob was not at his desk when Al came in, but was standing with his back to the window, figuring upon a piece of paper on the top of the desk. The young broker looked up, nodded to his friend, and went on figuring.

"Look out, Bob!" cried Al suddenly. "There's a man at the window reaching for your desk!"

"Hold on there! What are you up to?" demanded Bob, springing forward to seize the fellow's arm.

The painter grabbed the stock certificate and disappeared. Bob, in his haste to reach the window, upset his pivot-chair and then nearly fell over it. When he finally looked out of the window the man in painter's garb was nowhere in sight, nor was his companion, either. Both had entered one of the windows below.

"What did he take?" asked Al, coming up behind his friend.

Bob looked at the bunch of papers on the end of the desk. Then he began to laugh.

"He took a mining stock certificate."

"A mining stock certificate?" repeated Al.



"Yes. Good for 3,000 shares in the El Dorado Gold and Silver Mine, of Paradise, Nevada."

"I don't see anything to laugh about in that. Why don't you chase him?"

"It isn't worth while."

"Why not? Can't he sell the certificate?"

"If he can he's a good one. The mine has busted up."

"Has it?"

"Yes. Like a lot of poor prospects. It cost me \$30, but I don't mind that. I was going to take it out and have it framed as an ornament for one of my walls. That is all it's good for. The chap who stole it, thinking he had got hold of a good thing, will get a shock when he tries to realize on it."

"The joke will be on him then," laughed Al.

"That's what it will."

"Still, he's a thief, for all that, and you could make things hot for him by reporting the facts to his boss. You can find out from the superintendent of the building who has the contract for painting the brick outside."

"I guess I won't bother. It's hardly worth while getting back at that painter as long as I haven't lost anything of value. He's probably one of those chaps who can't resist temptation when it presents itself to him. Who knows but he is in a financial hole, and he thought he'd make me help him out?"

Bob then changed the conversation. Next morning the office boy handed Bob a thin, oblong packet.

"I found that on the floor when I came, Mr. Sage. Somebody pushed it through the hole where the carrier shoves the letters."

Bob opened the packet and found—the stolen El Dorado certificate.

"The thief discovered that it was no good, and returned it," chuckled the young broker. "I hope it may be a lesson to him."

## CHAPTER XI.—At the Old Mansion in Westchester.

Everybody knows that the President of the United States annually issues a manifesto appoint a Thursday in November as a day of thanksgiving, to be universally observed, officially, at any rate, in all the States, Territories and dependencies of the American Union. Religious people go to church in the morning and thank God for all the blessings they have received during the past year, and pray that the same may be continued indefinitely. People with more elastic consciences go to football matches in the afternoon, or seek other means of diversion, which, usually, are many.

Everybody who has the price, and many unfortunate ones who haven't, partake of an extra square meal on that day. Bob and Al had made it a practice since they became acquainted to hike off somewhere in the country on Thanksgiving Day for a spin on their bicycles, starting early in the morning and returning, if they were lucky, before dark, to partake of roast turkey, cranberry sauce, mince pie, and the other et ceteras. When the Exchange closed the day before Thanksgiving, S. & T. had advanced to 85, which meant that Bob was \$12,000 better off in

prospect than before Mr. Lumley handed him the tip he had put his pile into.

The young broker, consequently, had a whole lot to be thankful for. Probably Al was thankful that he was alive, and believed that a little extra exercise would enable him the better to wrestle with a big dinner at home. At any rate both boys met soon after daylight, got their bicycles, and were soon spinning up one of the roads leading into Westchester. They carried a lunch of sandwiches, pie, and a pint bottle of milk each. It is unnecessary to follow them through the details of their trip. It is enough to say that they enjoyed their outward ride hugely, and that noon-time found them seated against a hedge, eating their lunch.

The hedge partially surrounded an old and abandoned mansion that stood back fifty feet or so from the road. It had been built and occupied by people of means. An intricate lawsuit carried on by the heirs was the reason why the fine building, with its many acres of ground, was allowed to go to rack and ruin. The boys, however, knew nothing about the particulars of the case. They had a full view of the deserted mansion from where they sat.

"That was a fine house once upon a time," remarked Bob.

"That's what it was. It wouldn't be a bad one yet, if it was repaired and repainted, the grounds cleaned up, and somebody in possession. I wish I owned it," replied Al.

"If you owned it and the grounds, even in its present state, you would be worth something. Let's go over and take a closer look at it. We can leave our wheels here without fear that anybody will run off with them."

"All right," answered Al.

So they walked over to the mansion. Bob tried the front door, but it was locked. Then they walked around to the rear and Al tried the door of a two-story ell. It yielded to his touch, and they entered what appeared to have been the room used as a kitchen. They went through the various rooms on the ground floor until they came to one of the front rooms overlooking the road. All were bare of anything but dust and rubbish, except this front one. That showed signs of recent occupation, apparently by tramps. There were two piles of straw that had been utilized as beds, while the open grate showed the ashes of a fire.

On an empty box was a bottle with a piece of candle stuck in it. Beside the bottle stood part of a loaf of bread, a hunk of cheese, and some slices of cooked ham, partly concealed in a paper. The boys then continued their investigations upstairs, through every room in the three stories, but they found nothing to reward their curiosity. On returning to the ground floor again Bob glanced out of one of the front windows.

"Hello!" he exclaimed. "There are a couple of rough-looking chaps coming toward the house. Maybe they are the tramps who have been occupying that room across the hall. Look at them, Al!"

Al looked, and he did not fancy the appearances of the men.

"Seems to me I have seen those men before," said Bob.

"Where?"

"I'm trying to think."



"Well, I don't like their looks. Let's get out before they get here."

"They are bound to see us the moment we step outside."

"I'd sooner meet them outside than inside."

"Oh, I recognize them now!" said Bob. "The smaller chap is the fellow who robbed Broker Mountjoy of his pocketbook, and the other is his pal."

"When did that happen? I didn't hear about it."

"I'll tell you about it later on. These men are not tramps, but crooks."

"They may try to do us if they find us here."

"If they come in we can sneak out."

By this time the two men were close to the house. One of them carried a package, done up in newspaper, under his arm, while the other had a suitcase in his hand. They disappeared around the side of the building, and pretty soon the boys heard their footsteps echoing through the house as they came from the rear to the front. They made straight for the big room where the two straw beds were, conversing as they came, and clearly ignorant that anyone was in the mansion besides themselves. When they entered the room they left the door slightly ajar. Bob, knowing their shady character, had a strong suspicion that they had robbed some house in the neighborhood. The new suitcase, which seemed to be heavy, indicated as much. Determined to see what he could learn from their conversation, the young broker slipped off his shoes, and whispering to Al to be as quiet as a mouse, he crept noiselessly across the hall and took up his position near the door.

The men had put down their burdens, produced a bottle of liquor and glasses from the inside of the box on which the eatables lay, also pipes from their pockets, and prepared to enjoy themselves after their own fashion.

"Now, Binney," said the tall man, "Let's see how the swag foots up. It strikes me that we've made a good haul."

"I'll bet we have, replied Binney.

He opened the suitcase, which was filled with valuable articles of all kinds.

"Here's a pearl necklace that ought to fetch a good sum," said Binney, holding up the handsome circlet he took from a box inlaid with ivory squares. "Look at it! Doesn't it make your mouth water, Gilpin?"

Gilpin confessed that it did.

"It's worth \$100 easily enough, if I am any judge of such things," he said.

"A hundred dollars! I should say so. Why, the gold settin' alone ought to be worth half that. If that necklace was bought for less than \$250 I'll eat my head. Here's a diamond ring. How much do you think that is worth?"

"Maybe \$200."

"And this purse? Swell, ain't it?"

"Ten dollars, say."

"Here's a set of manicuring implements, solid silver, I'll bet, for the owner's initials are engraved on every piece. It's worth \$50 or more. These rings, five of 'em, are worth more'n \$100. This solid gold bracelet, studded with diamonds, that must have cost \$200. Then here's another, with three small cut diamonds, say \$50."

So the two rascals went over their plunder, piece by piece, until Binney had taken articles worth all of \$3,000 out of the suitcase.

"That's all," he concluded, holding up a fine gold watch worth \$150. "What have you got in that package?"

"Some household ornaments, worth about \$100," replied Gilpin.

"Now the next thing will be to realize on this stuff without gettin' caught," said Binney.

"We had better go over to Boston to do that. It's too much of a risk to work 'em in New York. The police are sure to make a tour of the pawnshops, and as for turnin' 'em over to Solomon Isaacs, he wouldn't give a sixth of what they're worth. He has no more conscience than a wooden Injun," said Gilpin.

"I agree with you, pard," replied Binney. "We've got to carry the stuff to a distance. It's my opinion that Chicago would be better than Boston. It would be safer to melt the gold and silver and sell it for old metal. Then dispose of the diamonds, pearls, and so forth by themselves. The rings we can sell as they are. Also the three watches. What do you say to goin' to Chicago or St. Louis?"

"We haven't the price."

"One of us can raise that much out of Isaacs on this gold watch. He'll screw the figure down, but we must stand out for what we want, and he'll cough up in the end."

Binney put the articles back in the suitcase and locked it, putting the key in his pocket. He kept the most expensive of the watches out, however, the one they expected to raise the wind on.

"We'll toss up to see who goes to Isaacs," said Gilpin.

The job of tackling the "fence" and making the best terms possible fell to Gilpin.

"You'd better walk over and take a trolley to Manhattan. You might as well take that package along with you, and let Isaacs have the stuff at whatever he'll ante up. I'll take a snooze while you're gone. I'll expect to see you back before dark," said Binney, handing his companion the watch.

"You want to hide that suitcase. Somebody might drop in here while you were asleep, and that case would look suspicious," said Gilpin.

"I'll shove it under the back stoop. It'll be safe enough there."

"Well, come on, then. I'm going to make a start," said Gilpin, knocking the ashes out of his pipe and getting off the floor, where he had been squatting.

Seeing that the men were about to leave the room, Bob slipped back to the room on the opposite side of the hallway, where he had left Al impatiently awaiting his return.

## CHAPTER XII.—Return Of The Plunder

"Hush!" said Bob, as his companion was about to say something. "The men are coming out of the room."

Their footsteps warned Al of that fact, and he kept his mouth closed and his curiosity under control. The men walked back to the rear and went outside.

"Are they going off?" asked Al, as soon as the crooks were out of earshot.

"One of them is going to New York with some



stolen articles to dispose of to a fence. The other is going to wait for him to come back."

"Then they've been robbing a house around here?"

"I should say they have. Why, that suitcase is full of jewelry and other valuable articles worth one or two thousand dollars."

"How do you know? Did you see the stuff?"

"I did. They pulled everything out of the suitcase and figured on its value. I had a good view of everything."

"I saw that you seemed to be mightily interested in what you were looking at, and I wondered what you were taking in. I guessed it must be their conversation."

"I heard all they said, too. They expect to carry their plunder to Chicago, or some other Western city, and get rid of it there, as they consider it too risky to try to do that around New York."

"Foxy, aren't they?"

"Rather. I guess they're old birds at the business."

"Can't we put a spoke in their wheel?"

"That's what I'm calculating on doing," replied Bob.

"How are you going to work about it?"

"One of them is going away, and will be gone some hours. The other, whose name is Binney, said he was going to take a sleep in the meantime. As a matter of precaution they are going to hide the suitcase, with its valuable contents, under the back stoop. My plan is—"

"To capture the chap that remains behind and take possession of the suitcase," said Al.

"No. He might be armed, and make it too hot for us."

"Then what are you going to do?"

"Wait here till he comes back and has had time to go to sleep, then we'll slip out, grab the suitcase, mount our wheels, and ride back to that village we passed about half a mile from the road. There we'll tell our story to the constable, or whoever has authority in the place, and turn the plunder over to him to be returned to the people who were robbed. He'll take means to capture this rascal in the house, and afterward the other crook when he comes back from New York. After putting the matter in the hands of the right person we'll hustle back home to dinner."

"That's a good plan. I hope it will go through all right. We ought to be entitled to a reward for saving the stuff."

"I'm not thinking about a reward. I want to do what it is plainly our duty to do—recover the stolen property and land the crooks in jail."

"It's about time that chap came back, isn't it?" asked Al.

Bob glanced out of the window.

"There they are talking over by the road. I hope they don't notice our wheels. That would arouse their suspicions."

"Can't we sneak out now, hunt up that suitcase, and hide somewhere in the bushes until that fellow re-enters the house?" asked Al. "If we wait here till he gets to sleep we may have to wait some time. Besides, he might hear us leaving the building. The least sound seems to echo through the old place."

Bob took another glance at the two men.

"We might do as you say," he said. "I'll put

on my shoes, and we'll go and see if the suitcase is under the back porch. If it is, we'll make off with it and hide."

They went to the rear of the house, looked for the porch, found it, and saw that the suitcase was tucked away in a corner, under the steps.

"Look and see if that chap is coming back, Al," said Bob.

Al looked around the corner of the house and presently reported that the men were still talking together. Bob pulled out the suitcase.

"Follow me. We'll keep the building between us and the crooks. There is a small outhouse yonder. We can hide behind that with perfect security," he said.

They walked fast and watched until Binney returned and re-entered the house. Bob had been afraid he might take a look at the suitcase to assure himself that it was all right. He didn't however, as he had no reason to doubt that it was where he had put it a short time before. Certainly no straggling visitor would think of looking under the porch for anything of value, unless he had had prior knowledge that such a thing was there. As Bob deemed it wise to wait where they were for a reasonable time, he related to Al all he had seen and overheard while standing by the door in the hall looking surreptitiously in on the two crooks as they figured up the value of their plunder.

At the end of half an hour Bob thought they might venture to leave the vicinity of the house. Accordingly they made their way in a roundabout manner to the spot where they had left their wheels, and found they had not been touched.

"Get that piece of wood yonder, and we'll carry the suitcase between us," said Bob.

Bob mounted his wheel first with the suitcase, while Al got astride of his with the piece of wood. As soon as they got under slow headway Al shoved the wood through the handles of the suitcase, and then Bob pushed the suitcase toward the center of the pole, the ends of which rested in front of each of them. Maintaining the same relative speed, they sped down the road together with the case suspended down between them. It took them only a short time to reach the village. They stopped at the first store they came to, and made inquiry for the head man of the place.

They were directed to the residence of a justice not a great way off. Reaching the cottage, Bob knocked for admission, and asked for Justice Griffen. He was told to enter. Al remained outside with the suitcase. Bob told his story to the Justice. That official heard him with considerable astonishment, for he had not as yet learned that a robbery so extensive as the boy spoke about had been committed in the neighborhood. The suitcase was brought in and the lock broken open. Then the truth of Bob's story was apparent.

"I shall take means at once to capture those two men," said the justice. "But how about you boys? As the chief witnesses, it is my duty to detain you to testify at the examination of these rascals."

"We're not going to stay here and lose our Thanksgiving dinners," replied Bob promptly. "That would be a nice reward for the trouble we've taken in this matter so far."

"But I shall have difficulty in holding these men without your evidence," said the justice.



"You can keep them locked up over night, can't you?"

"Yes. I can manage that."

"All right. We'll come up here in the morning by the trolley road at whatever hour you say."

"Can I depend on you doing that?"

"Sure!"

"You say your name is Bob Sage?"

"Yes."

"And your companion's is Al Wise?"

"That's right."

"Let me have your addresses."

Bob wrote them out.

"Well, I shall expect to see you both at my office in the next block at eleven to-morrow morning."

"We'll be there before that," replied the young broker.

The boys then took their leave and speeded back to Harlem, where they did not arrive till dark. Their adventure up in Westchester formed the main topic of conversation at both their homes that evening. Next morning Al telephoned his office that he was obliged to go to Westchester to testify in a case against two crooks, and that he could not get down to the office till the afternoon. Then he went over to Bob's flat, where he found the young broker waiting for him. They took the trolley up to the village, and appeared at Justice Griffen's office before eleven o'clock. They found quite a crowd of curious residents in the office and on the sidewalk. Bob and Al immediately became the focus of their attention.

"I see you're on time, young men," said the justice. "Well, we've got the two men in the lock-up. It was the residence of Mr. Lynch, two miles up the road, that was robbed. The family was away all day yesterday on a visit, and it was during their absence that the crooks broke in and made a clean sweep of \$3,000 worth of jewelry and other things. Mr. Lynch is anxious to meet you both and thank you for recovering the bulk of his property, and securing the capture of the thieves. He will be here presently."

Ten minutes later Mr. Lynch appeared and the boys were introduced to him by the justice. He hastened to thank Bob and Al and assured them that their services would be fittingly rewarded.

"I don't want any reward," replied Bob. "If you want to give my friend anything, and he will accept it, all right. As far as I'm concerned, you are welcome to what I did. I am always glad to be useful in this world."

"At any rate, you'll accept some small acknowledgement?" replied Mr. Lynch.

"That depends on what it is. I won't accept any money."

At this point the prisoners were led in by the constable. The charge was read to them, and they pleaded not guilty. Bob and Al then told their stories under oath, and the crooks favored them with very black looks, while they were evidently astonished at learning that the two boys were in the house, watching them, at the time they returned there with their plunder. The case was clear against them, and they were held for trial at White Plains, where they were sent to be locked up soon after the examination ended. The boys, after receiving the thanks of the justice and the assurance of Mr. Lynch that they would hear

from him soon, took their leave and returned to New York.

## CHAPTER XIII.—Miss Minto

Bob reached his office that day about half-past one. His office boy and Elsie Thorpe were wondering what had become of him when he walked in.

"I was afraid you might have been run over by an automobile," said Clarence Mulligan, the office boy.

"I thought maybe you were sick," said Elsie.

"From eating too much turkey and mince pie?" chuckled the young broker. "No; I and my friend, Al Wise, were up in Westchester making it warm for a couple of crooks who committed a robbery yesterday, which we found out about."

Bob then told Elsie about his and Al's adventure at the big old, deserted mansion in Westchester, to which narrative the office boy did not fail to lend an attentive ear, for it sounded very much like a chapter taken out of one of his favorite books. When Bob turned to his desk he picked up the tape, which had been flowing out of the ticker all day, and looked to see what, if anything, had been doing in S. & T. It had gone up a point and a half, thereby making him richer by \$6,000 more, which naturally made him feel good. As he picked up the morning's market report to look it over, the door opened and in walked Broker Lumley.

"I dropped in to see if you had made use of my tip," he said. "You must have noticed that the price has gone up 4 1-2 points since I put you wise on the subject."

"Oh, yes. I put all the money I could spare into the stock," replied Bob. "You think it will be safe to hold on till it reaches par?"

"Yes, from the general outlook. Should anything happen to make it dangerous to hold on to that limit I will notify you."

"Thank you, sir," replied Bob.

Mr. Lumley then left. Bob put in the rest of the time up to the hour the Exchange closed watching the ticker, and during that time S. & T. advanced another half point, closing at 87. Next day it went to 89, and then the brokers began to sit up and take notice that something was doing in the stock. Various reasons were given for the rise, and all sorts of rumors circulated about the Street, many of them being sent out by the syndicate in its own interests. At any rate, there was a rush to buy S. & T. on the part of many brokers, and their efforts to get hold of the stock stimulated others to do the same.

This resulted in much rivalry and excitement, and chiefly in the further rise of the price, which went to 92. Those who had succeeded in buying some of the stock held on to it for the profit which they foresaw in the perspective, and consequently the corner became practically complete. On the following day the price rushed to 100 in a short time. Bob was on the point of ordering his stock sold, when he received a note from Lumley advising him to hold on for 105. He held on, and the price reached 106 before he told Mr. Sands to sell out in lots of 1,000 or less. Inside of fifteen minutes his 4,000 was disposed of at an average of 106 3-8.



When Mr. Sands made a settlement with him, Bob found himself \$96,000 richer through the deal, and worth altogether \$139,000 in ready money. He acquired several new customers. Owing to the fact that he was not a member of the Stock Exchange, their custom did not stand him in much profit, as the bulk of his commission went to Mr. Sands, but he did not worry about that. He was building up his business, and that was what he was looking for, independent of his own speculative ventures. Elsie made the acquaintance of the stenographer of a big brokerage firm on that floor.

The girl's name was Nellie Minto, and she was a pretty brunette. She took a fancy to Elsie, and invited her to take lunch with her in her den, in a corner of the firm's counting-room. Elsie accepted the invitation, and found two other girls who also worked in other offices on that floor. She was introduced to them, and the four girls had quite a pleasant time together during lunch hour. With Bob's permission Elsie invited her new acquaintance to take lunch with her, and as Bob came in while they were there, Elsie introduced him to Miss Minto and the others. Bob insisted on sending Clarence Mulligan out for ice cream to add a little variety, as he called it, to their lunch.

"I am sure you are very kind," said Miss Minto gaily, making eyes at the boy, for the fact that he was a budding broker made him a personage of no little importance in her estimation.

"Don't mention it, Miss Minto," replied Bob. "I'm happy to add my mite toward your enjoyment."

"Isn't he nice?" one of the girls whispered to the other. When Clarence appeared with the ice cream Bob said: "You young ladies will have to use your saucers, as I haven't any in the office to fill in the breach with."

"That's all right, Mr. Sage. We'll rinse our saucers, and they'll do very nicely," said Miss Minto. "But you haven't any for yourself. What will you do? Ice cream bricks cannot be handled with the fingers."

"I'll do without. I bought the cream for you young ladies. If you have any over you can hand it to Clarence in one of the saucers."

"Any over!" cried Elsie. "Why, you bought twice as much as we can eat!"

"That's the way with the men; they're always so extravagant," laughed Miss Minto. "Yet that is a fault they are always charging us girls with."

"What I spent on the ice cream won't break me as long as the Stock Exchange continues to do business at the same old stand."

"What would happen if the Exchanges were suddenly destroyed by an earthquake?" asked one of the girls.

"Nothing," laughed Bob. "New boards, with increased facilities, would be organized around the corner within half an hour after the catastrophe."

The girls laughed at his reply.

"They say Wall Street wouldn't be anything without the lambs," remarked Miss Minto.

"I guess that's right," answered Bob. "If the brokers did all the speculating among themselves, at the end of a year, or ten years, a few of the keenest and shrewdest would have secured all the money."

"And what would become of the others?" asked Elsie.

"They'd have to go farming," grinned Bob.

"Why farming?"

"I think it would suit them better than anything else. At any rate, they'd find all the lambs they wanted in the country."

The four girls laughed again.

"Oh, dear!" cried Miss Minto, jumping up. "We'll have to go, girls. It's more than five minutes after our time."

Her two friends arose like a couple of birds in a marsh when started by a pointer.

"Well, come in again," said Bob. "Elsie and I will be glad to make things cheerful for you."

"We'll be glad to do so," replied Miss Minto, with an arch glance at the young broker, as though he was the chief attraction.

They did come in quite frequently after that, though it was only occasionally that they met Bob there, much to Miss Minto's disappointment, as she was setting her cap for him. She made a great deal of Elsie, but it was from a selfish motive. She was anxious to make herself solid with Bob's stenographer in order to have an excuse to meet the boy broker. Whether Elsie was onto her or not she made no sign, though it was true she was much interested in Bob herself, and wouldn't have relished the idea of being cut out by Miss Minto. One day Miss Minto came into the office alone to take lunch with Elsie.

She explained that she had a tiff with the other girls. The fact was that Miss Minto was jealous of the polite attention Bob bestowed impartially on her friends, and wanted to cut it short, so she brought about a little scrap as an excuse of dropping them. They saw through Miss Minto's dodge, and managed to hand Elsie a strong hint as a warning to her and to get square themselves.

Elsie laughed, and pretended that it made no difference to her. But it did just the same. Miss Minto, on the day in question, was gushingly affectionate toward Elsie. Finally she suddenly said to her:

"If you have a little money I could tell you how to double it."

"How?" asked Elsie inquisitively.

"Promise you won't tell, and I'll let you know."

"I won't tell, of course."

"Mr. Hazen is connected with a big syndicate that has been buying U. P. for the last few days. When they get the stock cornered they're going to boom the price. It is now going at 126, but I heard Mr. Hazen say that they're going to push it up to 150 and make fifteen or twenty millions out of it. If you could get Mr. Sage to buy ten shares for you on margin at 128, and you sold it at 150, you'd make nearly \$250 without any trouble at all, don't you see?"

Elsie saw the point, but didn't see how she could carry it into effect. She was very much interested in the idea of making \$250, for it would be a big lift for her and her mother. She wanted some new clothes, and a new hat, and so did her mother. Like a great many respectably poor people in New York, they were practically living from hand to mouth, and they found little difficulty in making ends meet. To get new clothes when they actually needed them was a serious problem with them, and \$250 would be a fortune to them. So



Elsie inquired more particularly into how a deal in U. P. could be managed.

"Well, it would take \$100 for the margin on ten shares," said Miss Minto.

Elsie's anticipations dropped flat, as though a wet blanket had fallen on her. She could never raise \$100. She was too proud to let Miss Minto know that, however. So her acquaintance proceeded to explain the whole thing in her customary glib way, assuring her that it was just like finding money, for the corner was sure to go through. She said that she had already bought twenty shares herself, through a friend of hers, who bought them for her at a little bank on Nassau Street. She confidently expected to make \$500 inside of two weeks.

Elsie could not help envying her, and suspected that this wasn't the first deal that Miss Minto had been in, for she put on more style, and dressed better, than her wages as a stenographer would have afforded. Miss Minto, in her enthusiasm, let out more about her employer's private business than she had intended; certainly more than she ought to have done. She failed to notice that Clarence Mulligan, the office boy, was taking in all she said, and so when she went away both Elsie and Clarence had inside information worth a small fortune to them if they had known how to utilize it.

#### CHAPTER XIV.—Bob Makes Another Play For Big Stakes And Wins

While Bob was out a messenger from Tiffany's left a small package for him, which Elsie took charge of. On his return she handed it to him, stating that a boy had left it and she signed for it.

As there was no doubt, from the name and address on it, that it was intended for him, he opened it. He found a box inside with Tiffany's stamp on it. Opening the box, the first thing he saw was a card bearing the printed name of "Joseph Lynch."

Underneath was written: "A slight testimonial of my regard for your services to me and my family on Thanksgiving Day."

"Oh!" exclaimed the young broker. "Now I understand."

Lying in a bed of cotton was a valuable gold watch and chain.

"That's a pretty nifty present, Elsie," he said, showing the watch and chain to the girl.

"Isn't it a lovely watch?" she exclaimed.

"It's all to the good. It is Mr. Lynch's acknowledgment of the part I played in saving \$3,000 worth of his property on Thanksgiving Day. I wonder what he sent Al?"

He subsequently learned that Mr. Lynch had sent Al a \$100 bill, which that young man much preferred to a \$175 watch and chain. Bob dictated a letter of thanks to Mr. Lynch, saying that he would certainly appreciate that gentleman's valuable present. That afternoon Clarence Mulligan came over to Bob's desk.

"Well, Clarence, what is it?"

"Miss Minto was in here lunching with Miss Thorpe to-day," began Clarence.

"Well, what have you to say about Miss Minto?"

"She was telling Miss Thorpe about a corner in U. P. that her boss is in."

"What's that?" asked Bob with sudden interest. "A corner in U. P.?"

"Yes, sir. She says U. P. is selling for 126 now."

"I guess it is."

"She told Miss Thorpe that her boss, and some other men have formed a syndicate to boom it to 150."

"Did she explain how she found out about the matter?"

"Yes, sir. I heard all she said, and I'll tell you. Maybe you can make something out of it."

Thereupon Clarence repeated the exact substance of all Miss Minto had been so imprudent as to let out. Bob listened with earnest attention, for he scented a tip of the first magnitude. He had heard something about a rumored corner in U. P., but the information around the Street was so indefinite that nobody could put any faith in it. As Bob knew that Miss Minto was Mr. Hazen's confidential stenographer, it began to look as if there was something in her statement to Elsie, and the young broker determined to investigate the matter thoroughly.

So, after he had got all he could out of Clarence he went over and questioned Elsie about the matter. At first she seemed reluctant to say anything, as she promised Miss Minto that she would be mum, but Bob got admissions enough from her to convince him that his office boy had stated nothing but the facts. Bob then went around making sundry inquiries, and found out enough to assure him that Broker Hazen was buying U. P. wherever he could get it. He then gave an order to Mr. Sands to buy 5,000 shares of U. P. for his account. The stock cost him 126 3-8.

Two days later it was up to 128. Then he gave Mr. Sands another order to buy 5,000 shares more. As soon as Bob was in on U. P. as far as he intended going, for he was playing for a mighty big stake, and taking a proportionate chance of getting cleaned out through some unexpected move in the stock market, he went around to see Mr. Lumley.

"How do you do, Sage?" Glad to see you. How did you come out on S. & T.?" asked Lumley.

"At the top of the heap, sir."

"Glad to hear it," replied the broker heartily, who supposed Bob might have made \$10,000 at the outside. "Anything I can do for you to-day?"

"No, sir. I thought I'd come around and give you a tip in return for the pointer you handed me."

"So you think you've got hold of a tip, eh?"

"I think so well of it that I have already backed it with most of my money."

"Let me hear what it is," said Mr. Lumley with an air of interest.

Bob told him how he had acquired inside information on U. P. owing to the indiscretion of Miss Minto, and stated all the facts.

"By George! I guess you've got the goods all right," said Lumley. "There are rumors around the Street about something on the tapis in relation to U. P. The real facts, however, are not known. You seem to be the only one who has got an inkling of what's in the wind. I'm much obliged to you for letting me know. I believe your tip is a valuable one, and I'm willing to give you ten per cent. of any profit I make out of it."



"I don't want to be paid for it, Mr. Lumley. I made a good thing out of your tip, and am satisfied that you shall make what you can out of this one of mine without putting up anything."

"You know I gave you that tip because I believed you saved my life that day at the Exchange. I don't want you to square things by handing me a tip for nothing."

"That's all right. Maybe you'll see your way some time to sending me another pointer, and that will pay for this one of mine. By the way, how is Mr. Hannigan?"

"He's in a sanitarium. His affairs have been straightened out, and as his creditors were lenient, he'll be able to resume business when he is discharged as cured."

"Glad to hear it. I hate to see a man forced clean to the wall."

"That is bound to happen once in a while when a man goes in too deep."

After some further talk Bob took his leave.

The corner in U. P. was not effected as easily as the members of the syndicate had calculated on. Too many people were on the lookout, and refused to sell their U. P. when they saw it going up steadily.

After reaching 135 the syndicate engineered a drop to frighten holders into selling, and in one hour the price dropped to 125.

When Bob figured up the situation he found that he was nearly \$25,000 to the bad.

Things looked serious for him next day when the price went to 120.

That left him \$50,000 more out of pocket on paper. If it dropped another half a point he would receive a call for more margin to protect his second purchase of 5,000 at 128.

All the money he had on hand was \$39,000, and he decided that if it came to the pinch he would have to sacrifice the \$50,000 margin on his second order, and use the cash he had in trying to protect his first purchase at 126 3-8.

Fortunately for him, U. P. picked up next day, and went up to 130.

From that time on U. P. was the center of great excitement on the Exchange. Both the public and the brokers went dippy over it as it went up to 140.

Bob watched its advance closely. He wasn't at all confident that it would get as high as 150, the figure which, according to Miss Minto, her employer had said it would reach.

He sat in his office a part of the time, watching the tape; the rest of the time he passed in the visitors' gallery of the Exchange.

Finally, when U. P. was quoted at 145, Bob concluded that it would be the part of wisdom to get out and cash in.

"It may go to 150, or above that, but I think it's the wise bird who takes time by the forelock and is satisfied with a fat profit. I see \$175,000 profit at the present state of the market, and that's enough for me."

Accordingly, Bob walked into Mr. Sands' office and told that broker to get rid of the two batches of 5,000 shares. There was no trouble in doing that, and Bob counted up his resources, and found that he was now worth \$314,000. He called Clarence to his desk and told him to buy a new and good suit of clothes at his expense. He also handed the boy \$500 with which to start a savings bank account.

"I am giving you this because I made some money out of what you told me about U. P. Now, remember, don't say a word about it."

Bob then handed Elsie \$500 as her share in the U. P. business.

"Although I got all the information about U. P. out of Clarence, and have rewarded him for it, you were really the cause of Miss Minto letting out information she ought to have kept to herself; therefore, it is only fair that you should receive a little recognition, hence the \$500, which it gives me great pleasure to hand you."

Elsie was so surprised at the gift that she nearly fell off the chair, so to speak.

She could hardly find words with which to thank Bob.

"That's all right," replied the young broker. "I am only too glad to help you along. Some day you may do as much for me."

"Why, how can I?" she asked in surprise.

"I might want you to do me a great favor."

"I will certainly do it," she said earnestly.

"But you don't know what the favor is."

"I don't care what it is if it be in my power to grant."

"That is a reckless promise, Elsie, so I won't hold you down to your word. We'll see what your answer will be when the time comes."

The girl wondered what he meant, and looked at him inquiringly.

"You have been so kind to me, Mr. Sage, that I could refuse you nothing."

"Nothing?" he said, taking her hand.

"Nothing."

"I'm almost tempted to put you to the test."

"Do so, if you wish."

"That is a challenge that I accept. You say you will refuse me nothing? Suppose I asked you if you would marry me some day—what would your answer be?"

Elsie, taken by surprise, and off her guard, blushed violently and seemed much confused.

"Would you refuse me?" he said softly, putting his arm around her unresisting form.

It was some minutes before she spoke, and Bob waited patiently for her to reply. Then she said in a low tone, "No."

"Then you will marry me by and by?" he said.

"Yes," she answered.

Bob sealed the agreement with a kiss, and was about to steal a second one when Clarence Muligan returned from the errand on which he had been sent. However, Clarence didn't see his boss kiss the stenographer, so the country was safe. He took his seat, and began to think about the \$500 bill he had so lately received, and to wonder what effect it would have on his mother, who went out washing to help make ends meet. Bob returned to his desk, while Elsie, now a very happy girl indeed, went on with her work, and thus that particular afternoon passed away.

## CHAPTER XV.—Conclusion.

Miss Minto kept coming in with great regularity to Bob's office to eat lunch with Elsie, but it wasn't often that she met Bob. This was a source of great disappointment to her. She had made up her mind to capture the young broker if she could, and if she failed it certainly would



not be for lack of trying. She asked Elsie if she had made anything out of U. P., and Elsie replied that she had made \$500.

"You did better than me," replied her visitor. "I only made \$430. Well, I've got another tip for you. One of the directors of the P. & O. road was in Mr. Hazen's office today, and I heard him tell Mr. H. that his road had bought the A. & L. Short Line, and they are going to consolidate it with the P. & Q. He told Mr. Hazen that there are 50,000 shares of A. & L. out on the market which were to be bought in before the news of the consolidation was given to the newspapers. He gave Mr. H. the order to purchase the stock. I've sent an order for 30 shares to the little bank on Nassau Street. Let me advise you to buy as many shares as you can afford. If you expect to get them you'll have to buy today, or the first thing in the morning. The stock is going at 44. It's bound to reach 60 in a week."

Elsie said she'd consider it, and as Miss Minto neglected to make her promise to keep the information to herself, the girl told Bob all about the matter when he returned from his own lunch. The young broker made a note of the facts and then went out to see what he could find out on the Street. He couldn't find out anything that threw any light on a probable consolidation of the A. & L. Short Line with the P. & Q. However, he had read paragraphs in the financial dailies which had hinted at such a consummation. They had not specially attracted his attention at the time they were published, but now they seemed very significant. After thinking the matter over Bob called on Mr. Sands and asked him to purchase 20,000 shares of the A. & L. Short Line at the market.

"That's the biggest order you have given me yet," said the broker with interest.

"I suppose you can handle it?"

"Easily," replied Sands.

"On a margin of \$100,000? A. & L. is only 44, remember."

"I'll take the order from you on that security."

"All right. Here is your deposit."

Next morning he called on Broker Lumley, and left a similar order with a like deposit.

"If Miss Minto's information is the real thing, and my brokers succeed in buying in those 40,000 shares, Mr. Hazen is going to have the time of his life finding the 50,000 shares he has been instructed to buy."

Two days later Mr. Sands notified Bob that he was only able to find 15,000 shares.

"All right," answered the young broker. "Let it go at that."

Then he waited to hear from Broker Lumley. On the following day Lumley reported that 10,000 shares was all he could discover, and he held them subject to Bob's order.

"Well, I've got half of the 50,000, at any rate," thought Bob. "If the insiders want that stock they'll have to bid high for it."

Mr. Hazen did go into the Exchange and bid up to 50 for A. & L., but as nobody had any to speak of, outside of Bob, he didn't bring much to the surface. As the young broker had been on the lookout for Hazen to make such a move, he was in the gallery when he saw the broker make his bids.

"That settles it," he said. "Hazen wants the stock bad, and Miss Minto's information is cor-

rect. Now we'll see how things materialize. If the insiders force the price down to try and frighten the shares out, they won't gain by it. I have over \$250,000 in cash to protect my interests. They'll have to knock the entire bottom out of the road's securities to beat me, and they couldn't very well do that, even if they would. I think I've got things just where I want them. When a person has plenty of capital he generally wins out. Still, I'm taking chances of losing money, just the same. You always do when playing for big stakes."

Nothing happened for several days; then A. & L. began to go down. Bob chuckled as he watched it drop. He took care to send his brokers more money, so as not to endanger his interests. It dropped to 30, but that was the limit, for next day it recovered to 35.

"I think I'll give those people a shock," thought Bob, "that will pay them up for putting down the price. It is pretty certain that the Hazen outfit have all the shares except what I hold. I'm going to get Mr. Sands to go into the Exchange and bid it up. The Hazen bunch won't sell, so none is likely to come out. The effort to buy at increasing figures will set the Exchange wild, and there will be a whole lot of fun."

Bob laughed quietly to himself as he thought what would happen. He went to Sands and had a confidential talk with him. Sands grinned, put on his hat, and went over to the Exchange. He called his floor representative to one side, and a plan of operations was arranged between them. Then Sands went to the A. & L. pole and offered 36, 37, and so on up, for any part of 5,000 shares of the stock. There were no offers till he named 40, then his side partner "sold" him 5,000 at that figure; but it was a "wash sale," pure and simple.

However, it accomplished its object, which was to establish a quotation. The same tactics were pursued up to 50, when another "wash sale" was made, and 50 went on the blackboard, and was ticked off in every broker's office in the city. Hazen and his people were aghast. They believed the sales were not genuine ones, but still they could not be sure. At any rate, it looked as if some combination was against them, and Hazen tried to find out. He found out nothing, but when Sands continued his bidding he watched to see who accepted. He found the same man accepted at 55, thus establishing a still higher record. He rushed up to the broker, and asked him if he had any more of the stock.

"I have," was the reply.

"How much have you got?"

"Fifteen thousand shares."

"I'll give you 55 for it."

"No. I want 60."

"But you have just sold 5,000 for 55, and not so long ago you sold a similar block for 50."

"I know it," replied the broker coolly, "but I want 60 for the balance."

"I hope you'll get it," replied Hazen in disgust. "I don't believe you've got any at all. I'm satisfied those were wash sales."

"All right. Offer me 60, and see how quick I'll take you up and make the delivery."

Hazen, however, wouldn't offer 60. Bob's broker not only had established a high figure for the stock, but had got a mob of other brokers interested, and some of them wanted the stock at 55. Acting on instructions, he let out 5,000



in small lots at that price. Then he boosted the price to 60.

The traders were now falling over themselves to buy it, as Sands, Lumley, and other brokers in their interest, circulated word of the consolidation around. The brokers bit greedily at the bait, and Bob directed his brokers to let his stock all go at 60, which they did, and then withdrew.

Thus Bob, by a clever maneuver, worked the market for a profit of \$375,000 without waiting for the actual confirmation of the consolidation.

This came out next day, as the insiders had no further object in delaying things; but the price did not go higher than 65, and the insiders only made half of the profit they had counted on. Thus Miss Minto was the cause of a considerable loss to her boss, without meaning to be, and Hazen and his people never knew how the knowledge of their plans had leaked out, for they knew there had been a leak, or they would have put their scheme through all right. When Bob counted his cash after settlements were made by Sands and Lumley, he found that he was worth close to \$700,000. A few days after his big coup in A. & L. he received a letter from his old boss, Peregrine Moffett, telling him that his health being fully re-established, he was about to return to New York to take up business again.

"That means I'll have to look for another office," mused Bob. "Well, I guess I can afford a better one than I've got, though I'm satisfied with it for the present. However, as long as Mr. Moffett wants his office back I've got to make a change."

He encountered considerable difficulty in finding a suitable office in Wall Street, as nearly everything in that line was already occupied by somebody.

Finally he learned that a lawyer was going to vacate a suite of two rooms in the Johnston Building, and backed by references from Brokers Sands and Lumley, he called on the agent and secured them for a year and four months, with privilege of renewal. He furnished the rooms up in good shape, and moved into them a week before Mr. Moffett returned to the city. Bob now gave his attention more to building up a business than speculation, though he kept his weather eye lifting for a good thing just the same. In order to keep his money in circulation he began loaning it on good-security.

This department began to pay from the start, and he found he could loan all the money he had readily enough. In order to protect his interests he hired an old expert bookkeeper recommended to him by Broker Lumley. Bob advertised more extensively, and gradually built up quite a mail-order business, which kept Elsie busy all the

time. When the young broker reached his twenty-second year he had quite a profitable business which compelled him to move into more commodious quarters, and hire an assistant bookkeeper to help the old man out.

He hired a new stenographer, too, for Elsie left to make preparations to be married. In due time she became Mrs. Robert Sage, and a happier couple than she and her husband does not live in the Borough of Manhattan. Although Bob is now carrying on a conservative business, and seldom speculates, he believes that the foundation of his success was laid in taking chances and playing for big stakes.

Next week's issue will contain "LOST IN THE TROPICS; or, THE TREASURE OF TURTLE KEY."

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### THE BLIND SCULPTOR

We should think that it was quite impossible for a blind man ever to become a sculptor, and learn to carve out images of men and animals from wood and stone without ever being able to see them.

But perseverance accomplished even this in the case of the blind sculptor of Switzerland. This man was attacked with the small-pox when he was only five years old. It left him entirely blind.

Before losing his sight he had often played with those little figures which the Swiss people made, and had even tried to handle a knife and form some himself. When his sight had gone, he often thought about those images. Then he would take them in his hands and feel them, and try to comfort himself for the loss of sight by measuring them with his fingers. He would feel them again and again, and turn them over in every way, till he was able, by degrees, to tell exactly by the touch, the size and proportions of the figure.

Then he began to think whether he could not supply his loss of sight by the sense of touch. His father and mother were both dead; and, finding himself alone and poor, he resolved to try to support himself by his own exertions.

Taking a piece of wood and a knife, he began to work. His first attempts gave him much trouble. Often he would destroy, by a single notch made too deep, a piece of work on which he had spent long days of labor. Such difficulties would have discouraged most persons, but the blind man persevered.

After many trials, he at length succeeded in using his tools with a steady hand; and so carefully would he examine each fold of the drapery, one after another, and the shape of each limb, that he came, as it were, to see by means of his fingers the figure he was trying to copy.



# WILL, THE WAGON BOY

or, The Diamonds that Came by Express

By GASTON GARNE

(A Serial Story.)

## CHAPTER XX.—The Trapping of Examiner Daycock.

He would have given much to know what they were saying, but it was not to be.

"But what will they say when they find out that I have the big diamond?" he asked himself. "I expect they will be ready to kill me then."

The conversation was a brief one.

Will could see that Nellie looked surprised, and at first protested.

When it was finished Ben turned to Will and said:

"You and Nell are to do the waiting act in the other office. I can't tell how long you may have to stay there. It may be all afternoon, but it will surely work our way sooner or later. That man is bound to come."

Will made no protest. He was ready for anything now.

Ben Bolton then made use of the keys he had procured from the agent, and they were passed into Karl Kutter's place, locking themselves in by means of the spring latch.

Ben himself returned to the front office, and then the long wait began.

Will fished the bogus crown diamonds from one of the rubbish piles where Dr. Pajaro had thrown them, for they were still there.

Nellie examined them closely and then told Will to put them back where he had found them.

Two hours passed, and there they still remained standing in that vacant room.

Nellie Tighe, who was no doubt accustomed to such experiences, showed little sign of fatigue, but to Will it became almost unendurable toward the last.

And during all this time not a soul ascended to the top floor of the building.

At last, just before three o'clock, they heard a step on the stairs.

"I hear," said Nellie. "Keep cool, now. When I give you the cue, I think you are shrewd enough to answer as I want you to. I haven't told you about this, for I think your answers will sound more natural if they come unprepared; and it may not be necessary for you to speak at all."

The step seemed like that of a boy, Will thought.

Reaching the hall, the person tried the door.

Nellie motion to Will to keep silent. Then the door of the opposite office was tried, after which they heard the boy go back downstairs.

"What does that mean?" demanded Nellie. "It can't be our man, after all."

"I'd like to bet it is," said Will. "He wanted to make sure nobody was hiding here, so he hired the boy to come up and see."

"Sharp!" replied Nellie. "Likely enough you

are right; if so, he ought to be along right now."

It was but a moment before they heard a heavy step on the stairs. Nellie drew a small revolver from some concealment in her dress.

"Take it! I've got another," she breathed. "He is coming now."

The footsteps paused before the door, and there was fumbling with a key.

It was Examiner Daycock, all right. His scarred face grew ghastly as he beheld the supposed Madame Sandusky and her colored servant standing before him in the vacant room.

For an instant he hesitated, for not a word did madame utter. Then he drew back, as though to leave the place, but, thinking better of that, came in and shut the door.

"Well," demanded Daycock at last; "why don't you say something? What are you here for, Madame Sandusky? What does this mean?"

"I was waiting for you," replied Nellie, quietly. "I knew you would come."

"For me? And why?"

Nellie did not answer.

Again a key was to be heard entering the lock. The door flew open, and Ben Bolton walked in.

"How do you do, Mr. Daycock," he said, quietly.

At the same time he drew his revolver and let it hang at his side, while he stood with his back toward the door.

"Is this a trap to catch me?" panted Daycock. "Speak! What does it mean?"

Ben Bolton threw back his coat and displayed his shield.

"Detective, eh? Then you are——"

"After the Pojemkip diamonds, my friend. Can you assist us in our search?"

"I? How? I know nothing of them. I told Madame Sandusky as much when she called on me this morning. I——"

"Wait!" said Nellie. "I am not Madame Sandusky. I am another detective. You are up against it, Mr. Daycock. It would be just as well if you would tell us what you know."

But, as Ben Bolton fully expected, he himself was up against a man who was not to be bulldozed so easily.

A hard, set expression came into the examiner's face.

"I tell nothing," he said. "I have nothing to tell."

Ben Bolton smiled.

"You don't quite understand the situation," he replied. "What we know, we know; and we know quite enough to send you to the electric chair."

Daycock's face did not change. It would have been impossible for it to have turned paler than it already was. The hard, set expression upon it could scarcely have been increased.

"I defy you!" he hissed. "That's all! I defy you! Do your worst!"

"There is no worst about it," replied Ben. "It is and will be all for the best, if you will only listen to reason. Let me explain. We are detectives employed by Madame Sandusky. Nominally we are working for her; actually, we are working for ourselves. We have no interest whatever in the murderer of Karl Kutter. What we want is a share of those diamonds which you took from that hole in the chimney yesterday. Divide with us and you will hear no more of



this; refuse, and we shall land you in the Tombs."

There was no answer. The examiner merely glared.

"Still you don't quite grasp the situation, I see," continued Ben. "You seem to have missed the keynote in this whole business. When you looked over these diamonds you overlooked the Great Ghorgee and threw it away with the imitation crown jewels which now lie in that rubbish heap. When my partner called on you this morning we were in hopes that this was not so, and that you actually had the big diamond; but your coming here proves that such is not the case, for you came for no other reason than to try to find it in that rubbish heap. Well, I will spare you the trouble of searching. It is not there. I have searched the heap thoroughly. Yet the stone was probably with the others when you opened the package. Now, what light can you throw upon it, for it must be found?"

For a moment there was no answer. Both detectives remained silently waiting, however, and at last the examiner spoke.

"What is your name?"

"I am Detective Ben Bolton of the—— Agency, Mr. Daycock," was the reply.

"Ah! And the lady, I take it, is Nellie Tighe, who always works with you?"

"At your service, Mr. Daycock," replied Nellie, with an engaging smile.

"Your talk of the chair is all nonsense. I did not murder Karl Kutter, but I have the diamonds."

"We know that."

"I came here yesterday and took them out of that hole in the chimney, and, although you won't believe it, I will tell you why I came here. I dreamed that they were concealed there."

"Ah! Is that so?"

"It is so. Yesterday was the first time I ever entered this place, and I came here solely on account of my dream. It was my intention to take the diamonds to Allen's Express people to-day. I have been too busy to do so before."

"Why did you throw those imitation crown diamonds away?"

"Because they were imitations. I wanted nothing to do with them."

"You thought they might be identified at some future time. That was your real reason. How many did you throw away?"

"Six!"

"Nellie!"

Nellie Tighe stooped down and picked the imitation diamonds out of the rubbish, having carefully noted the place where Will had put them.

"There are only five here," she said.

"And only five were in the pile when I examined it," added Ben, "and that brings us up against the question of what became of the sixth, which was undoubtedly the Great Ghorgee."

Daycock took the glittering pieces of glass which Nellie extended toward him and ran them over in his hands.

"The other one was not quite so large as these," he said. "It was cut without a table. I remember it well."

"That was the Great Ghorgee."

"I know nothing of it. I have told you all I know. Put your proposition. I want to be done with this business. How much do I have to give up?"

"Half!"

"I agree."

"But only on a certain condition do I agree," said Ben. "That must be decided first."

"Name it."

"That you will accompany me to a certain place, which I shall not name, and there do just as I say."

"Rather blind, that. What do you mean?"

"Simply this: I am satisfied that you have told me the truth, and——"

"I have! I swear it!"

"Right! And I am determined to find the Great Ghorgee!"

## CHAPTER XXI.—Will and the Doctor's Double.

To Will it seemed simply amazing that Detective Ben Bolton, with all the shrewdness he displayed, should not suggest that Dr. Pajaro had found the big diamond in the rubbish heap.

The explanation was, however, simple enough, if he had only known it.

Ben Bolton, in spite of his detective training and natural shrewdness, was decidedly visionary at times. He prided himself upon his ability to read human nature—that was one of his hobbies.

He felt that he had read Will thoroughly, and because of the boy's absolute frankness in telling his story Ben thought he had told him all he knew, and the suspicion that Will had the diamond never entered his head.

Nor did he believe what he pretended to believe when he talked with Examiner Daycock. He was morally certain that the man had the Great Ghorgee and was concealing the fact from him, and that the reason he returned to the lapidary's room was because, finding that Madame Sandusky, as he supposed, was inclined to question his ability as an expert, it at once occurred to him that should the imitation stones be discovered, as they surely would be, they would probably be taken to the prima donna, and his name brought into the newspapers in connection with the Great Ghorgee.

Such, briefly stated, was Ben Bolton's complicated reasoning.

To Will the reason for the return of the expert to the scene of his crime was as plain as a pikestaff. He believed that he had overlooked the Great Ghorgee, and he had come there to search the rubbish heap and recover that most valuable stone.

Examiner Daycock was a crook, and he thought he was dealing with crooks. Perhaps he was, for all Will could tell.

"I'm up against it," he said, in answer to the detective's proposition. "I've got to do as you say, or get into trouble; but a fellow naturally wants to know where he is at."

"No harm will come to you—that I will promise."

"How long will it take?"

"An hour or so."

"And then?"

"Then you will show up the diamonds, and we will divide."

"And should you succeed in recovering the Great Ghorgee by this mysterious scheme of yours, do I come in on that, too?"

"You do."



"That settles it! I yield!"

"Good! Shake!" cried Ben. "Now, Nellie, retire to the front office and make your change, please. Madame Sandusky is not in this deal."

"Who is this boy?" demanded Daycock, looking at Will.

"He works with me," answered the detective.

"It seems to me that I have seen him somewhere before."

"Possibly. I hardly think it. Bill, did you ever see this man before this morning?"

"Don't know, boss. Mebbe I did," replied Will. "I don't remember, though."

"Perhaps I am mistaken," said Daycock. "Well, Bolton, this is a queer world. I little dreamed when I read about your doings in the papers that I would ever run up against you like this."

"You can't always tell how things are coming out," said Ben. "Pity you haven't got the diamonds with you. I should like to have a look at them once."

"Yes," replied Daycock, dryly. "I suppose you would. Well, the time will come soon enough."

Nothing further of any consequence was said, and in a few moments Nellie Tighe returned quite differently dressed.

"We will go now," said Ben, and he led the way downstairs.

Nellie walked on one side of the examiner and Ben on the other. Will was left to follow on behind.

They turned into Broadway and turned on down that thoroughfare.

"Here is my chance at last!" thought Will. "Oh, if I only dared to cut loose from these people!"

They were nearing the office of Allen's Express. Could it be that Ben's intentions were honest, after all, and that he was going to take the man there?

But no!

They went directly past the place. There stood Will's wagon at the door of the express office with a new boy on the seat.

Will was growing more and more nervous.

He had money enough—lots of it.

"Why go to Allen's at all?"

Why not escape with his money and the diamond, which was worth a fortune in itself?

This was the first and the last time that the temptation came to Will.

"No! I'll go to Mr. Allen," he resolved. "I'll go right to the office and tell him all!"

Neither Ben Bolton nor Nellie Tighe were paying the least attention to him then. They seemed to take it for granted that he meant to follow them.

They had got well beyond the express office when Will turned aside, full of his latest intention, and all at once he found himself face to face with the man he believed to be dead.

If it was not Dr. Pajaro, then surely it must have been his double.

He put out his hand and caught Will by the arm.

"Come with me!" he breathed. "I only can save you from the police. Come quick."

He drew Will down Tin Pot alley, which was close beside them.

The man's eyes were upon him, and did more to hold him captive than the grip on his arm.

Probably Will was more than half hypnotized—he never knew.

He believed then, as firmly as he believed in his own existence, that he was dealing with the doctor.

"Doctor!" he gasped. "Can it be you?"

"Yes," said the man, his eyes still fixed upon Will.

"Then you are not dead?"

"No."

Will shuddered. There was something unearthly about this.

Surely it was not the doctor; but then who could it be?

By this time they had reached the end of the alley and had turned into Church street.

Will was far gone now.

He could see only the doctor. He believed now that it was the doctor.

All recollection of the detectives and the crooked examiner vanished from his mind.

Everything was the doctor. As they walked along he kept his eyes fixed upon his strange companion, who now no longer held his arm, but moved quietly by his side.

Again they turned a corner and went down Rector street, but it might have been any street in any city in the world for all Will knew.

Still another turn—now they were in Albany street, and the man drew Will into Mr. Bum's saloon.

Fifteen minutes later Detective Ben Bolton, with Nellie Tighe and their prisoner entered the place also.

What had possessed him to go out of his way to reach Albany street by Morris street, when he should have gone directly down Rector, was a question Ben Bolton often asked himself in days to come.

How he was received on this, his second, visit to the Hindu sailors' holdout Will never knew, for he had no recollection of entering the place at all.

When his wits returned to him he found himself sitting on a chair in a small and very dirty bedroom.

The man he had taken for Dr. Pajaro sat on the bed facing him.

In one hand he held the big diamond, in the other Will's rolls of bills which the doctor had given him.

There was a smile of triumph upon his face, and yet, in spite of the strangeness of his situation, Will felt drawn towards this man as he had never at any time been drawn towards Dr. Pajaro.

"My boy," said the stranger, in excellent English, "you do not know me. Who do you think I am?"

"You look like Dr. Pajaro," gasped Will, "but he is dead."

"Yes; he is dead. I am not Dr. Pajaro, although for awhile you thought so. My name—or, rather, the name by which I am known in this city—is not for you to know, although it is probable that you will learn it later. Actually I am Dr. Pajaro's twin brother, and now that he is dead I am hereditary Rajah of Ghorgee. You see this diamond and this money which I hold in my hands?"

"Yes."

(To be continued.)



# Fame and Fortune Weekly

NEW YORK, AUGUST 6, 1926

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## ITEMS OF INTEREST

### FALSE TEETH DEADLY IN CRASH OF MOTORS

Collision of an automobile and a motorcycle on the Susquehanna Trail, near Selinsgrove, Pa., a few days ago, resulted in the death of Mrs. Strayer, sixty, of Freenburg, and George Rhinhard, twenty, and Fred Gross, eighteen, both of Selinsgrove.

Mrs. Strayer's false teeth lodged in her throat as a result of the force of the collision and she strangled before she reached a physician's office, doctors said. The youths were killed almost instantly, one being pinned beneath the motor car and the other falling on his head. Mrs. Strayer's daughter, Mrs. Irvin Riegel, of Harrisburg, was driving the car.

### LONDON REPORTER MAKES TRIP BY AIR TO SEVEN CAPITALS IN WEEK

After visiting by airplane the capitals of seven countries in seven days a reporter for a London newspaper who returned home recently decided that travel by air was not only swifter but more comfortable and cheaper than by train. He traveled only by the regular passenger routes and spent a night in each of the six cities.

The countries visited were Holland, Denmark, Germany, Austria, Switzerland, France and England. He journeyed in all 2,500 miles and found he was able to see more than from a train. The only inconvenience of air travel, he said, is that caused by the noise of the motors.

In Germany the reporter found air travel more general than in any of the other countries. During his fourteen-hour flight in Germany he had as companions at various times a couple whose ages totaled 160 years, a baby, three children, a centenarian, some day-old chicks and a dog.

### BEAR OIL FOR BALDNESS

"After forty-two years of hunting and fishing in the Canadian woods you would think that the habits of the wild animals would be pretty familiar to me, but I find out new interesting facts ever trip I make," said W. Harry Allen, a

veteran New Brunswick guide, who has been visiting in New York.

"Lots of men think they are skilled woodsmen, but how many can distinguish between the cow moose's call to her mate, her call to her young and her signal of distress?" he said at the Hotel Pennsylvania. "How many know that crude bear oil is a wonderful cure for baldness? That was discovered by the hunters who were trying out the bear fat and who unconsciously touched their oily hands to their faces in an effort to shoo away mosquitos which bothered them during the process. They found that where the oil touched, their beards grew very quickly."

Mr. Allen is a sportsman who has spent most of his life in the woods of New Brunswick. He has a camp at Penniac and he makes a business of outfitting parties with guides, cooks and equipment for hunting moose, deer and bear or for fishing for salmon and trout in two rivers which he leases from the Government. Mr. Allen is President of the New Brunswick Guide Association and he was one of the first to blaze trails in his particular locality.

## LAUGHS

Hub—What a glorious Spring day! I could dare anything, face anything, on a day like this.  
Wife—Come on down to the milliner's.

"'Ave you any reasons to doubt my word, Maria?" "Yes, I 'ave." "And wot are they, may I ask?" "I don't believe yer."—Punch.

"Why are you in such a bad humor today, Gladys?" "Oh, it's too bad! Our maid is ill and my poor old mother has to do all the work."

Ann—Did you say "This is so sudden!" when Dave proposed to you the other day? Agnes—No, I intended to, but I was so flustered I forgot and cried "At last" instead.

"I suppose you find everything so different now you are married?" "Not very. I used to sit up half the night wondering when Arthur would go home, and now I sit up half the night wondering when he'll come home."

Mrs. Nurich—Jest look at the mess everything's in—an' you've got the cheek to call yourself a lady's maid! Maid—Oh, no, pardon me—not since I've been here I haven't!

Mann—What makes you think Joe is weak-minded? Phann—Whenever he goes to a ball game he is always perfectly satisfied with the decisions of the umpire.

"Johnny," said his aunt, "did you enjoy the book I sent you on your birthday?" "Hain't looked at it yet." "Why, how is that?" "'Cause ma said I'd have to wash my hands when I read it."

Mother—And how did you like the circus, Willie? Willie (sighing)—Well, ma, all I can say is I'm afraid it's practically plumb ruined Sunday School for me.



## The Bank Watchman's Story

"How long have I been a bank watchman?" repeated Daniel McShane, as he took the pipe from his mouth and slowly blew the smoke away. "Well, sir, I've put in over thirty years at it."

"But you are not more than forty now."

"Forty-one, sir, and I began the bussiness when I was ten years old."

"Right you are, sir, and if you have half an hour to spare we'll have a pot of beer together, and I'll tell you the whole story."

The pot of beer was forthcoming, and the watchman settled back in his chair and told the following yarn:

When I was a kid of eight my father was made night watchman of the old Traders' Bank of Philadelphia.

Everything was very primitive then, as you may remember.

There were bad men about, but there was no need of burglar-proof safes and time locks to circumvent them.

Banks were then run about the same as stores.

The Traders' opened at eight in the morning, and closed at five in the afternoon, and the last official did not leave until seven, at which time my father went on duty.

He was on from that hour until seven in the morning, but was not supposed to be awake all the time.

He had a cot bed in the office, and many a night he slept all night without once opening his eyes, although he was supposed to sleep so lightly that every noise would arouse him at once.

He was provided with a club and a shotgun, and there was no fear of his honesty or courage.

Things went on very quietly for a couple of years, and I was then employed as a sort of messenger boy by a restaurant man who kept his place open all night.

If a drunken man came in, which was a nightly occurrence, or a loafer sought to jump his bill, which was often the case, I made a run for two blocks to the police station for an officer.

In this way, and by acting as a waiter at one of the tables, I earned a small weekly salary, and in the bargain it was agreed that I should carry my father a lunch every night at about midnight.

This consisted of a pail of hot coffee, a sandwich, and a piece of pie.

I was always off at the stroke of twelve, took a walk of two squares, and father was generally at the door waiting for me.

You will readily see, sir, that the circumstances furnished a sharp man the occasion to do a big stroke of work, but it was two years before they were taken advantage of.

Then a couple of crooks, one of whom was from England, set up the racket.

For several nights I was followed from the restaurant to the bank and back.

It was known why I made the trip, how father received me, and how long I remained inside.

My time in the bank was about a quarter of an hour, and then father let me out, and sometimes stood at the door and watched me down to the corner.

Well, as it turned out, the crooks put it up to get into the bank as I came out, or just after I had gone.

They had timed the officer on that beat, and at half-past twelve he was invariably at the other end of his beat, five squares away.

The police business at that time was run in a haphazard way, and an officer could sit and sleep in a doorway or patrol his beat, as he was inclined.

It was a pretty good man on that beat, but he was a slow walker, and fond of his pipe.

As his smoking was mostly done at the other end of his beat, he was certain to take his time about coming back.

Did I have my suspicions?

I did, sir.

Begging pardon for what seems like boasting, but I was accounted a very sharp boy at that age, and I think I realized father's responsibilities more than he did himself.

I was always giving him a word of caution, and the very first time I was followed I suspicioned that some evil was intended, and I warned him not to open the door until I had knocked.

The next night the two men were close at my heels and I would not knock until they had left me.

Father agreed with me that it was best to be cautious, and next day the old gun was discharged and loaded anew.

I was followed on the third, fourth and fifth nights, and it was on this latter night that the climax came.

As I left the restaurant I was joined by one of the men, who claimed to be a vessel owner, and who asked me how I would like to go to sea.

He gave me a lot of taffy about my being the smartest boy he ever saw, and wishing to do something for me, and as we arrived at the bank door he halted with me, and said he would step in and see father.

At the same time I saw the policeman smoking his pipe in the next door.

Now, sir, I hope you won't lay it up against me for saying that I tumbled to the racket at once, for that is the solemn truth.

While I swallowed none of the taffy given me, I no sooner saw the policeman at that point with his pipe alight that I twigged him for a pal in disguise.

I had been observing things for two years, mind you, and such an innovation was not to be passed over.

I explained to the man that it would be against the rules to admit him, and that he must see father next day, and after discussing the matter for a while he walked off.

Then I gave four knocks on the door, and father opened it.

He was inclined to ridicule my excitement, but finally came around to praise my caution.

I left at about the usual time, and was glad to find the street deserted.

I returned to the restaurant at a fast walk; but no sooner had I reached it than I wheeled about for the bank.

It struck me all at once that the policeman had caught on to my four knocks, and that after I had gone the pair might seek to get father to the door by giving them.

I dropped the dishes and started off on a run, and in three or four minutes was at the bank.



The door was slightly open, and I jumped right against it and flung it back.

A light was always left burning, and at a glance I saw that father was down and both men on top of him.

They had his head covered with a cloth, and though he was calling out, his cries could not have been heard ten feet.

The cot was at the left as you entered the bank, and the gun stood at the foot of it.

Just the minute I was inside I realized what was going on, and the first move I made was for the gun.

As I seized it and wheeled about, one of the villains, who had been sitting on father's legs, reached out a foot and kicked the door shut, and the other gave father two blows with a short iron bar, and then sprang up and faced me.

Father straightened out, seeming to have been killed by the blows, and the sight gave me courage and determination.

When both of the men were on their feet, the one in uniform commanded me to give up the gun.

I held it in a way to cover both, hammer up and finger on the trigger, and I did not mean to give it up.

For half a minute after the man spoke there was dead silence.

The light hung from the ceiling between me and them, and although it was turned down, I could see the slightest move made by either.

The false policeman picked up a stool, raised it above his head in a deliberate way, and said:

"Boy, put down that gun, or I'll brain you!"

"Hold on, Dick, let me shoot him," whispered the other, and he drew from his pocket one of the first revolvers I had ever seen.

He had it pointed at me when Dick stopped him by saying the report would arouse someone.

Coward that he was, he dared not advance upon me, but suddenly flung the stool at my head.

It struck the lamp with a great crash, and in a second we were in darkness.

The glass had not ceased rattling when I blazed away with the gun.

It was loaded with swan shot, and I had put in a whole handful.

There were three or four screams of rage and pain, and one went to the floor with a heavy crash, while the other staggered to the door opened it, and stumbled out.

I was after him in a jiffy.

It was moonlight outdoors, and I saw him in the middle of the street.

I ran right for him, shouting for the police, and as he turned and saw me I called to him to halt, or I would give him the other barrel.

Well, sir, I held him right there until an officer came to take him away, but I must tell you that he had three or four of the shots in his face, and was badly dazed.

When we entered the bank we found father sitting up and rubbing his head, and across his feet was the dead body of the other crook.

Nearly the whole charge of shot had struck him in the breast, and he was dead inside of a minute.

I've got the newspaper accounts pasted into a scrap-book.

They made me out a hero, and they praised me much more than I deserved.

I told the story just as it was to the bank

people, and the result was that I was put in to watch with father, and we were there together for the next ten years.

The wounded crook got a sentence to prison and before he went he owned up like a man to all I have told you.

They got father to open the door by giving four knocks, and they had him down before he knew what was up.

If left undisturbed they would have made a big haul, as the bank money was easy to get at.

Since a week after that night I have been a bank watchman, and, though I have no other chance to play the hero, the fact that I am kept in my place is evidence of faithfulness.

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### SAYS AMERICAN FOOD HELPS TO MAKE TYPE

Take any number of foreigners, English, French, German, Italian, Swedish or Russian, place them in the great American melting pot for a century or more, feed well with a variety of foods and the result is the American type.

This is the recipe of Dr. Mary E. Coffin of Pittsburgh, announced in an address at the annual convention of the American Institute of Homeopathy, in which she told how racial characteristics are becoming obscured by diet, and threw the light of scientific knowledge on the question, "What makes an American look like an American?"

"It is evident we are physically what we are at birth, plus all later intake, what we eat, drink and breathe," Doctor Coffin said. "In the past geographical location governed this to a large extent because climatic conditions determined what foods were available. Now we bring with dispatch what we desire from the ends of the earth. Even inherited racial characteristics, which were influenced by diet, are being changed in our great melting pot.

"An excess or deficiency in any of the sixteen chemicals entering into the composition of the human body is evidenced in both character and build. In persons of strong mentality, iodine, magnesium, manganese and phosphorus predominate. Those of special muscular activity carry more chlorine, potassium and sodium.

"When silica predominates in the system there is agility, speed, imagination. Resistance to disease is high. Mind and body are active, craving excitement. The patient who suffers from silica hunger is over anxious, feels like a broken machine, lacks vital heat. His facial expression is sickly, weak, anemic.

"Fluorine is the greatest preserver that enters into the human body. All bone building and repair are incomplete if it is lacking. It preserves youthful appearance and prolongs life. It is the sanitary police officer of the body, guarding against infection."

Lack of exercise, improper diet and long hours of work are shortening the life of the American business man, declared Dr. Milton J. Raisbeck of New York. Heart disease, high blood pressure and other ills, which he characterized as degenerative diseases, could be traced to these causes, he said.



## CURRENT NEWS

## SLAIN BY CURLING IRON

Miss Candace Amelia Brollier, 22, nurse, attached to the People's Hospital here, was electrocuted recently while using a defective curling iron.

## HAVE YOU GOT \$42.21? NO! THEN YOU'RE GYPPED

With \$4,884,760 in circulation on June 1, every man, woman and child in the United States should have had \$42.21 as his share, the Treasury Department announced, or 11 cents more than a month ago.

## FLYING BICYCLE IS INVENTED BY A FRENCH MECHANIC

A young French mechanic employed in a factory at Dijon has just invented a bicycle that flies. According to a report received in Paris, he has been working on his invention several years and has finally completed successful tests.

The bicycle can immediately be transformed into a very small monoplane and fly to a height of 150 feet. The trials were conducted without a mishap.

The mechanic intends to market his machine next month. The successful manufacture of the flying bicycle in large quantities would make flying within the means of all in the opinion of the inventor.

## CONTRACT LET IN U. S. VALUED AT \$68,238,000.

Construction activity for the entire country, measured by the value of contracts let, was much higher in the past week than in the same period a year ago. The value of contracts let totaled \$68,238,000, which compares with \$62,265,000 in the preceding week, and \$20,163,000 in the corresponding week a year ago, Engineering News-Record reports. The minimum costs observed in the totals are \$40,000 for industrial buildings and improvements, \$150,000 for commercial buildings, including residential projects, and \$15,000 for public jobs.

The money value of contracts let in the United States from January 1 to date amounted to \$1,492,984,000, as against \$1,204,311,000 in the corresponding period a year ago. In the total to date private work absorbed \$921,558,000, as against \$672,430,000 a year ago.

## PRETTY YOUNG WOMAN'S NOSE VALUED AT \$1,7750 BY COURT

A jury gave Miss Alfreda Johnson of Far Rockaway and New York a verdict for \$234.38 in her \$25,000 damage action against Dr. John C. Ericson of White Plains. The suit was brought because in a recent auto accident her nose was broken. Miss Johnson's attorneys told Supreme Court Justice George H. Taylor, Jr., that the jury had made a gross mistake in awarding such an inadequate amount for the breaking of the nose of a pretty young woman.

Justice Taylor agreed and set the value of the nose at \$1,750. He told Doctor Ericson that unless he agreed to pay this amount the jury's ver-

dict would be set aside and a new trial ordered. Lee Parsons Davis, counsel for Doctor Ericson, asked for time to consider and it was granted.

Miss Johnson proved that while riding in an auto at Westport, Conn., her machine was run into by Doctor Ericson's.

## EVERY 71ST PERSON IN WORLD OWNS AN AUTO, BUT IN AMERICA THERE IS ONE FOR EVERY SIX

The automobile has invaded every nook and corner of the globe and in such quantity that an owner is to be found for every seventy-first person. On the basis of 1,748,000,000 world population for 1925, this means that more than 24,000,000 persons are automobile owners.

These figures, announced today by the Commerce Department, reveal also that the United States has the greatest number of automobiles and the highest ratio of such vehicles to population, with one to every six persons. Hawaii has one to every eleven, and Canada one to thirteen.

In the lower ratios is found Afghanistan, with one to 1,200,000 persons; Hejaz with only four cars, or one for every 225,000; Abyssinia, one to 133,333, and China, with one for every 31,871 inhabitants. The Solomon Islands, with 151,000 persons, have only two automobiles, while Liberia has fifty-four, or one for every 54,259.

In nineteen of the fifty-nine countries surveyed, at least 90 per cent. of the automobiles owned were of American manufacture, while in seven, American-made cars constituted at least 80 per cent. South American countries had the greater proportion of American-made cars, while European countries showed a much lower ratio.

## FLIER SWOOPS DOWN, SAVES TWO FROM DROWNING IN SOUND, THEN SAYS "FORGET IT," AND WHIRLS OFF

A few days ago the pilot of the pleasure hydroplane Turtle No. 2, as yet unidentified, swooped down to save from drowning Private James Stanley and William O'Shaughnessy, both of Fort Slocum.

Stanley had been swimming with a group from the coal docks at Fort Slocum and swam far out, reaching a point half way between the shore and the Glen Island breakwater when seized by cramps. He cried out and was heard by O'Shaughnessy, who swam to his rescue and succeeded in keeping Stanley's head above water for a few moments, but then both faltered and seemed on the point of drowning.

The small hydroplane had been circling overhead and its pilot apparently noted the plight of the two in the water, for he went into a series of manoeuvres and alighted on the water scarcely a yard from the exhausted swimmers. Grasping the weakened pair, he held both above water while the Q-12, the Quartermaster's launch, sped to them and pulled them aboard.

Asked his name, the pilot of the Turtle No. 2 said, "Oh, forget it," and skimmed away in the direction of Long Island.





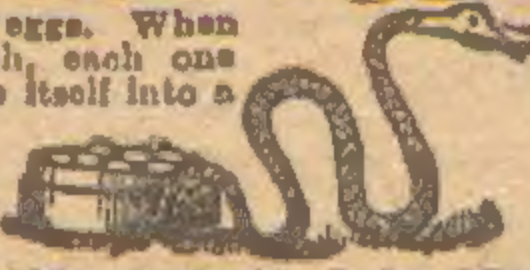
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### Serpent's Eggs

Box contains 12 eggs. When lit with a match, each one gradually hatches itself into a snake several feet long, which curls and twists about in a most life-like manner. Price per box, 10c postpaid, 3 for 25c.



### CIGARETTE MAKER



Roll your own and save money. Makes them better and quicker besides saving more than half. Use your favorite brand of tobacco. Neat, useful and handy. Pocket size, weighs 1/2 oz. Made entirely of metal, nickel-plated. Price 25c postpaid.

### MIDGET BIBLE

**GREAT CURIOSITY** Smallest Bible in the World. Size of a postage stamp. 200 Pages. Said to bring good luck to the owner. A genuine work of art. Must be seen to be appreciated. Make good money selling them to friends, church acquaintances, etc. PRICE 15c each, 3 for 40c, 12 for \$1.35, 100 for \$7.50. Also obtainable in Leather Binding, with gold edges, Price 50c each, 3 for \$1.25, \$4.50 per doz. Magnifying Glass for use with Midget Bible, 15c.



### STAGE MONEY



With a bunch of these bills, it is easy for each person of limited means to appear prosperous by flashing a roll of these bills at the proper time and peeling off a genuine bill or two from the outside of the roll, the effect created will be found to be all that can be desired. Prices, postpaid: 40 Bills 20c, 125 for 50c, or \$3.50 thousand postpaid.

### Wonderful X-Ray Tube

A wonderful little instrument producing optical illusions both surprising and startling. With it you can see what is apparently the bones of your fingers, the lead in a lead pencil, the interior opening in a pipe stem, and many other similar illusions. A mystery that no one has been able to satisfactorily explain. Price 10c, 3 for 25c, 1 dozen 75c. **Johnson Smith & Co.**



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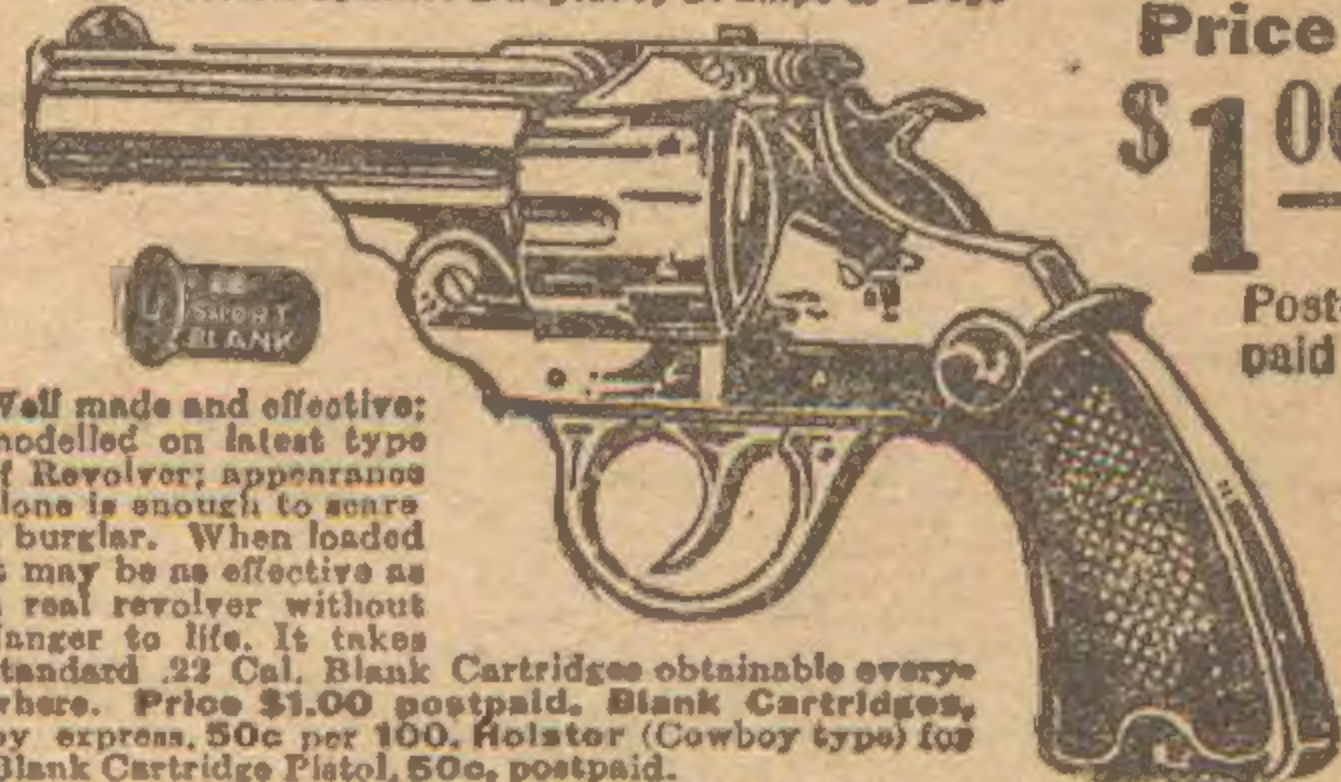
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Goes backward or forward by its own power. Nothing to wind. What makes it go is a mystery. It crawls along, overcoming obstacles just like the larger Tanks. Performed dozens of most amazing stunts. Runs ten times longer than most mechanical toys. Handsomely finished and camouflaged in natural colors. 25c postpaid.



### Female SEX Male Sex Indicator

Hold the MAGIC INDICATOR over a man's hand—instantly it moves in a straight line, backward and forward. Hold it over a woman's hand and it describes a complete and continuous circle. The same action can be obtained over a letter written by a man or woman, etc. It is fascinating; baffling. We have never been able to figure out how it's done—but we've never seen it fail. Many novel and entertaining feats may be performed with the Sex Indicator. For example, similar results can be obtained with animals, cats, dogs, rabbits, over birds, chickens, canaries, etc. Also used to predetermine the sex of chickens and birds, etc., in fact it is sold as a patented sex tester in Europe. Price 25c, or 3 for 85c, ppd.

**JOHNSON SMITH & CO., Dept. 428, RACINE, WIS.**



### TYPEWRITER MUSIC

In order to get the proper effect of the various sounds when shrapnel breaks and scatters, a French soldier who has composed a new symphony, entitled "At the Front," has called for the use of twenty typewriters in the orchestra alongside the musical instruments.

### BISMUTH MEAL

One of its drawbacks in the use of X-ray photography in surgery has been that the internal organs do not show up on the plate nearly so boldly as solid parts, such as the bones. This difficulty has been partly surmounted by giving the patient a meal containing a proportion of bismuth an hour or so prior to the operation.

The capacity of the bismuth causes most of the organs to stand out boldly, but even so it is ineffective for certain parts of the human organism, such as the lungs. Quite recently, however, a scientific work discovered that a certain oil, the name of which has not been disclosed, injected a few hours prior to the operation renders the lung cavities clearly visible.

### GETS DIAMOND IN STOMACH

An X-ray apparatus, a stomach pump, two surgeons and three detectives recovered for Nathan Sharfman, proprietor of a jewelry store in Worcester, a \$325 diamond, which had been swallowed a few days before by Wilbur Bonin of Cambridge, a patient at the State Hospital, while on a shopping tour without permission from the institution.

Among the places visited by Bonin was the jewelry store and after he had asked to be shown some diamonds, the clerk missed one. As Bonin was the only person who handled them, the clerk called a detective and Bonin was taken to police headquarters. He told the detectives that he was acquainted at the State Hospital and an investigation showed that he had run away from there on Saturday.

Acting on a hunch that Bonin had swallowed the diamond, an X-ray picture of his stomach was taken and the diamond was revealed. The surgeons and the stomach pump did the rest and Sharfman recovered the gem.

### CHARLESTON IN ROWBOAT COSTS LIVES OF SIX; BOY DEMONSTRATING DANCE CAPSIZES CRAFT

Gyrations of the Charleston, which Arthur Tessier, a 16-year-old contest winner, danced in a rowboat in St. Mary's River, Sault Ste. Marie, Mich., lately, brought disaster to three boys and three girls who drowned when the boat overturned at the foot of the turbulent rapids.

The dead are: Arthur Tessier, 16; Clement Cornier, 13; John Parsons, 13; Emily Carey, 14; Peggy McIntyre, 16, and Annie McIntyre, 14. Of the party of seven, one was rescued—Isaac Jonvieur, 15.

The homes of all were on the other side of the river, in the Canadian Sault.

Young Tessier danced while his companions clapped and sang, witnesses said. He moved slightly from the middle of the boat, lost his balance, and, toppling over, capsized the craft. Persons on shore immediately set out in boats to the rescue, but the six victims sank before help could reach them.

The bodies had not been recovered tonight after policemen had dragged the river for hours.

### THE CUTTING OF SPECTACLE LENSES.

"The work of cutting is all performed with a tiny fragment of diamond, known in the trade as a spark," said a manufacturer the other day. "It is not every spark, however, that will cut a lens. The sparks are mounted in the following manner: A piece of brass wire is selected, say 3-16 of an inch in diameter, a hole is drilled in the end large enough to admit the spark, and it is set in the hole with the point up. The other edge or shell of the wire is beaten inward and holds the spark firmly in place. The wire is then placed in the lathe and cut off just back of the spark, turning the end hemispherical, using the point of the spark that sticks through the brass as a center. A piece of steel wire is next selected, of the same diameter as the brass wire, and the end is turned in, forming a cup. The mounted spark is then soft-soldered into this cup and it is ready for the machine, which works automatically from a pattern and can be set to cut larger or smaller than the pattern. Before the mounted spark is placed in the machine, however, it is tested by holding the handle upright. If it does not cut in an upright position, the point is unsoldered by means of the blowpipe and the handle resoldered, leaving the cutting point at the required angle, while the handle itself is upright.

When the spark is found to cut well in an upright position, it is then placed in the machine for trial. The glass is placed upon a pad under the spark, the glass varying in form according to the kind of lens being cut. If the lens is flat, the pad is also, and if the lens is convex the pad is concave, and must be a perfect fit, for the better the fit the more accurate will be the work. The pattern and glass travel around while the diamond remains stationary.

The life of a spark is short, some being only one day, while once in a while they can be worked for a year. The workmen average fifty dozen pair of lenses per day. A good diamond will cut on an average of 1,500 dozen pairs. The average lens measures four inches around, and a dozen pairs would be eight feet. In cutting 1,500 dozen pairs the spark would travel over a surface equal to a piece of glass 12,000 feet long. There are exceptional sparks that cut for months. I now have one which has been in operation for fifteen months and has cut 7,200 dozen pairs, traveling about 57,600 feet. We use two kinds of sparks, the Brazilian and the African, and they cost from \$3 to \$5 each."



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